



Please mail to:
 The Local Credit Union
 39139 Mound Road
 Sterling Heights, MI 48310

MEMBERSHIP AND ACCOUNT APPLICATION

A \$1.00 minimum deposit into your Savings account and a photocopy of license/id is required to open your account.

SECTION A - APPLICANT INFORMATION

New Account Add Joint Party Add Checking Account

ELIGIBILITY: You must be eligible for membership to open an account.

- Member of a union local headquartered in Wayne, Oakland or Macomb Counties
- Immediate family member of above eligible group

Proud Member of Union Local:

Have you ever had an account or been a member of The Local Credit Union before? Yes No Acct. # _____

First Name			Middle			Last			Mailing Address- Street & Apt.			City			State		ZIP	
Mobile Phone				Other Phone				Email Address				I would like to receive email updates about my account & Credit Union services. <input type="checkbox"/> Yes <input type="checkbox"/> No						
Date of Birth		Social Security #				Mother's Maiden Name			Now Employed By			Occupation			Date Employed			
Driver's License				State of Issue			Date of Expiration			Other Documentation/ID			Gross Monthly Pay					
Joint Party First Name			Middle			Last			Mailing Address- Street & Apt.			City			State		ZIP	
Mobile Phone				Other Phone				Email Address										
Date of Birth		Social Security #				Mother's Maiden Name			Now Employed By			Occupation			Date Employed			
Driver's License				State of Issue			Date of Expiration			Other Documentation/ID			Gross Monthly Pay					

SECTION B

MEMBERSHIP AND ACCOUNT AGREEMENT

I certify under penalty of perjury that the Taxpayer Identification Number (Social Security Number) given is correct, that I have not been notified by the IRS that I under-reported or failed to report interest or that the IRS has notified me that I am no longer subject to backup withholding. I am a U.S. person (including a U.S. resident alien). Please cross out any sections that do not apply.

By signing or otherwise authenticating, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Privacy Disclosure, Funds Availability Policy Disclosure, if applicable and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of the agreements and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement and Disclosure. All of the terms, conditions, form of account ownership, account selection and other information indicated on this document applies to all of the accounts listed unless the credit union is notified in writing of the change. I/we agree that any updates herein amend the previously signed Member Services Request(s), and are subject to the terms and conditions of the applicable disclosures noted above.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may ask for your driver's license or other identifying documents.

Signature _____ Date _____

Joint Party Signature _____ Date _____

By checking below, I/we agree to apply/request for the selected services:

- Simply Free Checking Account**
- Daily Share Savings with ATM**
- Regular Share Savings w/o ATM**

ADDITIONAL ACCOUNT SERVICES:

- Mastercard Debit Card
- I want checks
- eStatements: This is an option, however; we are proud supporters of all things union. The NALC (National Association of Letter Carriers) are members of this credit union. We encourage you to support their jobs. By not selecting eStatements, you are sending a message of solidarity, choose wisely.



SEE REVERSE SIDE:
Apply for
The Local
Visa® Credit Card

OPEN The Local VISA® CREDIT CARD

No Balance Transfer Fees

Some financial institutions charge fees of up to 8% of your balance transfer amount. Transferring your credit card balances is quick, easy, and you'll save money with TLCU's low interest rates.

TLCU Platinum VISA®

Enjoy greater buying power with TLCU's Platinum Visa® Credit Card. Rates are **as low as 8.9% APR.**¹

- Credit limit up to \$20,000
- \$0 fraud liability
- 25-day grace period on purchases
- No application or annual fees
- Accepted everywhere you see the Visa® logo

TLCU Platinum VISA® with Scorecard Rewards

Receive the same great features as our Platinum Visa Credit Card and earn rewards on every purchase with the Platinum Plus Visa® Card! Rates are **as low as 9.9% APR.**¹

Earn points² for every dollar you spend with your Platinum Plus Visa® and receive cash back.

¹ APR is Annual Percentage Rate. ² Members will earn points for every \$1 of net purchases. Points are not earned on tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Account must be in good standing to redeem points.

SECTION C

VISA® APPLICATION

I/We hereby apply for an TLCU Visa Credit Card line of credit. In the event that the Visa Credit Card line-of-credit loan applied for is issued, I/we agree to read and comply with the terms of the Agreement and Truth-in-Lending Disclosure Statement that will be furnished with the card. I/We agree to retain such information for our records. Please issue a separate Visa Credit Card produced with each name printed. I/We hereby give authorization to my/our employer(s) to release any employment verification to the Credit Union.

I/We hereby authorize the Credit Union to check my/our credit and employment history and to answer any questions about the Credit Union's credit experience with me/us. I/We hereby grant the Credit Union a security interest in the Credit Union account listed above, and in any other accounts at the Credit Union which I/we own, except for Individual Retirement Accounts. I/We acknowledge that granting this security interest is a condition for the credit card account.

DATE

By affixing my signature to the application, I present this information truly and correctly state to the best of my knowledge and for the purpose of obtaining credit from the credit union.

SIGNATURE

JOINT PARTY SIGNATURE

- Visa® eStatements
- Check here to obtain information on *Your Local Protection*.

Own: Mortgage Payment
\$ _____ / month

Rent: Payment
\$ _____ / month

If you own your own home and have no mortgage select own and place a zero in the amount field.

Loan on 401K or similar
\$ _____ / month

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.9% to 13.9% based on your creditworthiness
APRs for Balance Transfers	8.9% to 13.9% based on your creditworthiness
APRs for Cash Advances	8.9% to 13.9% based on your creditworthiness
Penalty APR and When it Applies	None
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http:// www.consumerfinance.gov/learnmore
Fees	
Transaction Fees	1% for all other transactions calculated after the transaction has been converted to U.S. dollars 3% or \$5.00
• International transaction • Cash advance fees	
Penalty Fees	\$27 or the amount of the required minimum payment, whichever is less.
• Late Payment	
Other Fees	\$30
• Returned Check	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."