



www.oaklandcountycu.com
County Campus Branch 248-332-9171 fax 248-332-5010
Clarkston Branch 248-922-5608 fax 248-620-3835
Waterford-White Lake Branch 248-886-0144 fax 248-886-0164
Oxford Branch 248-628-2928 fax 248-886-1256

VISA PLATINUM APPLICATION

Credit Limit Requested \$ _____
 (\$250 - \$20,000)

Enjoy the rewards you love and the superior benefits you deserve.
 Features of our VISA Platinum card include:

- *Accepted Worldwide*
- *No annual fee*
- *No fee cash advances*
- *No fee balance transfers from higher rate cards*
- *25 day grace period on purchases*
- *Competitive low non-variable interest rates*

Individual
 Spouse
 Guarantor
 Co-Applicant

Member's Name	CU Acct. No.	Name	CU Acct. No.
Current Address	Years There?	Current Address	Years There?
City, State, Zip		City, State, Zip	
Home Phone ()	Social Security #	Home Phone ()	Social Security #
Driver's License Number	Birth Date	Driver's License Number	Birth Date
Employer's Name	Hire Date	Employer's Name	Hire Date
Work Phone ()	Position	Work Phone ()	Position
Gross Monthly Income (include copy of check stub with this application) \$	Mother's Maiden Name	Gross Monthly Income (include copy of check stub with this application) \$	Mother's Maiden Name
Rent/Mortgage Payment \$ _____	Source of Other Income _____	Rent/Mortgage Payment \$	Source of Other Income

Please issue cards as follows: (No cards will be issued in the name of a person who has not signed the application below.)

1. _____
2. _____

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases	3.90% over prime rate published in the Wall St. Journal
APR for Balance Transfers	3.90% over prime rate published in the Wall St. Journal
APR for Cash Advances	3.90% over prime rate published in the Wall St. Journal
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	\$25 or amount of payment, whichever is less, if 5 days or more past due.
Over-the-Credit Limit	None
Returned Payment	\$25 or amount of payment, whichever is less.

Member's Signature	Other Signature
Date	Date

I authorize the credit union to make inquiries pertaining to employment, credit standing, and financial responsibility.

For Credit Union Use Only:

Approved Reason for Rejection/Counter Offer _____
 Rejected
 Counter Offer _____

Credit Limit/Loan Amount\$ _____

MSO/Credit Committee

VISA BALANCE TRANSFER REQUEST

I authorize OCCU to pay toward the outstanding balance(s) for the following creditors. I understand this/these payments are made as a cash advance charged to my OCCU Visa limit using the amounts indicated. If there is an insufficient balance on the OCCU Visa, creditors will be paid in the order listed. (You will be notified if any creditors are not able to be paid as requested.) **The OCCU Visa must be activated before balance transfers can be processed.** OCCU is not responsible for any late payments or payments that are lost in the mail. I understand that it is my responsibility to continue to make payments as needed and that this advance may not pay the creditor in full.

1. Creditors Name _____

Payment Address _____

Amount \$ _____ Account # _____

2. Creditors Name _____

Payment Address _____

Amount \$ _____ Account # _____

3. Creditors Name _____

Payment Address _____

Amount \$ _____ Account # _____

OCCU account # _____ OCCU Visa # _____

Member Printed Name _____

Member Signature _____ Date _____

Teller # _____