



Visa® Credit Card Application

Oak Trust Credit Union ("Oak Trust")
 www.oaktrust.com
 (800) 232-6728

Oak Trust will first consider you for the credit card program you checked. Oak Trust reserves the right, based on the information regarding your credit standing (including your application and your credit report), to approve you for one of our other credit card programs, or to deny your application.

Applicant name		Oak Trust acct #		Joint Applicant, if any		Oak Trust acct#	
Street address				Street address			
City, State, Zip				City, State, Zip			
Social Security Number		Date of birth		Social Security Number		Date of birth	
Daytime Phone		Do you <input type="checkbox"/> Rent <input type="checkbox"/> Own		Monthly housing payment \$		Daytime Phone	
Driver's License #/State ID		State issued		Expiration date		Driver's License #/State ID	
Employer		Date of Hire		Annual Income* \$		Employer	

*Alimony, child support, spouse's income or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for paying this obligation.

PLEDGE OF SHARES FOR VISA (MUST BE INITIALED) By initialing to the right, I/we pledge to Oak Trust a security interest in all of my/our shareholdings with Oak Trust, including paid shares and future payments to shares, to secure my/our credit card account with Oak Trust. I/We authorize Oak Trust to apply these shareholdings to pay any amount due on the account or under this agreement if I/we should default.	Primary applicant's initials and date	Joint applicant's initials and date	Wisconsin residents only: Wisconsin law provides that no agreement, court order, or individual statement applying to marital property will affect a creditor's interest unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of it.

I understand that my credit line will be set after you have reviewed my financial information. I certify that I am a U.S. citizen or permanent resident, 18 or older and that the information provided is accurate. If this application is approved and I/we obtain a Visa credit card account with Oak Trust, I/we agree that by using or permitting another to use my/our Visa card(s), I/we will acknowledge receipt of and be bound by all the terms and conditions accompanying my/our Visa card(s) and those contained in the Visa Cardholder Agreement, and any subsequent amendments thereto. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency with administers compliance with this law concerning Oak Trust is the REGIONAL DIRECTOR, National Credit Union Administration, Region IV, 4807 Spicewood Springs RD STE 5200, Austin, TX 78759-8490.

Applicant Signature _____ Date _____
 Joint Signature _____ Date _____

Visa® Credit Card Disclosure

Annual percentage rate (APR) for purchases and cash advances Variable-Rate Information

The standard APR may vary quarterly and equals the Prime Rate for the Prime Rate plus 10.50% on Platinum Visa.²
 Platinum – **13.75%**^{1,2}

Other APRs Penalty rate: 16.90% ¹	Grace period for repayment of balances for purchases 25 days	Method of computing the balance for purchases Average daily balance (including new purchases/ transactions)	Minimum finance charge NONE
Annual Fee NONE	¹ If we have not received your minimum payment within 60 days from the due date a Penalty APR of 16.90% will apply to outstanding account balances as well as new transactions. If the Penalty APR is imposed, your rate will be returned to the Standard APR if you make six consecutive minimum payments by the due date for each of the six payments. If you do not make these six consecutive minimum payments, we may keep the Penalty APR on your account indefinitely.		
Other Fees BALANCE TRANSFER TRANSACTION FEE: NONE CASH ADVANCE TRANSACTION FEE: 2% for each cash advance, with a minimum of \$3 and a maximum of \$75 LATE PAYMENT FEE: \$25 RETURN CHECK FEE: \$25 FOREIGN TRANSACTION FEE: 1% of the transaction amount	² The Prime Rate used is the highest prime rate listed in <i>The Wall Street Journal</i> on the last business day of the month preceding an interest rate adjustment date: January 1, April 1, July 1, and October 1.		

Listed rates effective January 30, 2012. To inquire about changes in the information in the application, write us at Oak Trust CU, 1811 W Diehl Rd Suite 700 Naperville IL 60563. If you have any questions, call (800) 232-6728.