CHESSIE FEDERAL CREDIT UNION
15 Commerce Drive
P.O. Box 689
Cumberland, MD 21501-0689
301-777-1781 800-437-1057
www.chessiefcu.org

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (800) 437-1057 or writing to us at the address stated on this application.

VISA CREDIT CARD APPLICATION

SELECT CARD TYPE:

☐ Visa Cash Back Card
☐ Visa Rewards Card

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Credit Card Account: ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant	Date
X	(Seal)

Co-Applicant	Date
X	(Seal)

☐ Credit Limit Requested $

If Authorized User, Name:

Guarantors Complete **OTHER** section below.

APPLICANT

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
BIRTH DATE	EMAIL ADDRESS

HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS

PRESENT ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT
LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
$	$	%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME START DATE

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER	OTHER INCOME PER
$	$
TITLE/GRADE	SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

STARTING DATE	ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE ENDING/SEPARATION DATE

OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
BIRTH DATE	EMAIL ADDRESS

HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.

DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS

PRESENT ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT
LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street – City – State – Zip) ☐ OWN ☐ RENT
LENGTH AT RESIDENCE

MORTGAGE/RENT OWED TO

MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
$	$	%

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME START DATE

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER	OTHER INCOME PER
$	$
TITLE/GRADE	SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS

STARTING DATE	ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE ENDING/SEPARATION DATE

CONTINUED ON REVERSE SIDE

LOANLINER
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CREDIT CARD APPLICATION (continued)

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only	Date
X	(Seal)

CONSENSUAL SECURITY INTEREST

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	☐ APPROVED ☐ DECLINED	NUMBER OF CARDS	CREDIT LIMIT	CREDIT CARD NUMBER
			$	

Signatures

	Date
X	(Seal)

	Date
X	(Seal)

BALANCE TRANSFER

I would like to transfer the balance of the following credit cards to my new Chessie Federal Credit Union credit card account. The transfer request amount is based upon my/our approved credit terms.

Credit Card Company	Payment Address	Account Number	Balance Due
Credit Card Company	Payment Address	Account Number	Balance Due

Help us process your balance transfer requests faster by following these guidelines: 1) To completely payoff your card(s), tell us the exact amount you owe (including charges that may not be on your latest statement); 2) Do not indicate "Pay in Full"; 3) Do not include dispute amounts in your balance to be transferred; and 4) Continue to make your payments on these accounts until you hear from us. If space is required for additional credit cards, please list the account information on a separate sheet of paper and attach to this application.

TRANSFER: By signing this application, I/we authorize Chessie Federal Credit Union to verify the information on this request and to obtain credit information from a Credit Reporting Agency or others. The balance may be no less than $100.00 for each card balance transferred. I/We authorize Chessie Federal Credit Union to pay off the balance(s) due to the above listed credit card companies by means of a CASH ADVANCE charged to my/our Chessie Federal Credit Union credit card. Cash advances are always subject to a FINANCE CHARGE from the date of the advance to the date they are paid off in full. I/We understand that if this authorization is not received by Chessie Federal Credit Union at least ten (10) business days prior to the due date, Chessie Federal Credit Union is not responsible for my/our late payment on the listed credit card accounts and this advance may not pay off the total amount due.

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APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.49% to 17.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**12.49% to 17.99%,** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**12.49% to 17.99%,** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	**None**
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	
Set-up and Maintenance Fees - Annual Fee - Additional Card Fee	 **None** **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	 **None** **None** **1.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00**

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

Effective Date:
The information about the costs of the card described in this application is accurate as of: November 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.