



MUNICIPAL EMPLOYEES CREDIT UNION OF BALTIMORE, INC.
 7 East Redwood
 Baltimore, MD 21202
 410-752-8313 • 1-800-248-6328
 www.mecu.com

Express Application

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 the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

LOANLINER Account/Loan: (Including ATM/Debit Card Access to the Account if Available)
 Amount Requested \$
 Purpose/Collateral:
Credit Card Account: (See Disclosure Table or Agreement for Terms)
 Credit Limit Requested \$
 If Authorized User, Name:

PAYMENT PROTECTION Are you interested in having your loan protected? YES NO
 If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS		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: MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
NAME AND ADDRESS OF EMPLOYER		START DATE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME	\$	PER SOURCE
	\$	PER SOURCE
	\$	PER SOURCE
	\$	PER SOURCE

OTHER		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
EMAIL ADDRESS		
PRESENT ADDRESS		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: MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
NAME AND ADDRESS OF EMPLOYER		START DATE
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME	\$	PER SOURCE
	\$	PER SOURCE
	\$	PER SOURCE
	\$	PER SOURCE

STATE LAW NOTICES **OHIO RESIDENTS ONLY:** 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.

WISCONSIN RESIDENTS ONLY: (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.

X
 SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and 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.

X (SEAL)
 APPLICANT'S SIGNATURE DATE

X (SEAL)
 OTHER SIGNATURE DATE

DISCLOSURE OF REQUIRED CREDIT INFORMATION

Annual Percentage Rate (APR) for Purchases and Cash Advances	Visa Platinum fixed rate 9.90% APR Visa Gold fixed rate 12.92% APR Visa Classic fixed rate 12.92% APR
Other Platinum APRs	Introductory fixed rate 1.99% APR is good for new Purchases, Balance Transfers and Cash Advances. Promotional rate applicable for 180 days that begins on account opening date; after that 9.90% APR. Minimum dollar balance transfer amount is \$100.
Other Gold and Classic APRs	None
Annual fee	None
Variable rate information	Not Applicable
Grace period for repayment of the balance for purchases	25 days
Method of computing the balance for purchases	Average daily balance including new purchases
Minimum finance charge	None
Transaction fee for purchases	None
Transaction fee for cash advances	None
Late Payment fee	\$24.00
Over Limit fee	\$24.00
Returned check fee	\$15.00
Documentation fee	\$0.00 / item
Foreign Transaction fee	1% of converted transaction amount

The information about the cost of the card described is accurate as of July 2006 and supercedes previous credit card disclosures. This information may have changed after that date. To find out what may have changed, write to us at MECU of Baltimore, Inc., 7 East Redwood Street, Baltimore, Maryland 21202 or call us at 410-752-8313.

Credit card issuance is based upon creditworthiness criteria including your income, employment, ability to repay and any other information provided on your application. If you do not qualify for a VISA Platinum card, you may be considered for a VISA Gold or Classic card.