



Shambhala Credit Union
100 Arapahoe Ave., Suite 8
Boulder, Colorado 80302
303.444.9003

Email is too risky –
FAX your APP: 720.287.2794
Or, mail it.

Shambhala Affinity Rewards
Visa Classic® Card
Application Form

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

- Individual credit:** Please 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.

Applicant:	Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor
NAME (Last – First – Initial) _____ MEMBER NUMBER (if known) _____	NAME (Last – First – Initial) _____ MEMBER NUMBER (if known) _____
SSN/SIN/Other _____ CITIZENSHIP _____ DRIVER'S LICENSE # / STATE / COUNTRY _____	SSN/SIN/Other _____ CITIZENSHIP _____ DRIVER'S LICENSE # / STATE / COUNTRY _____
EMAIL ADDRESS _____ MOTHER'S MAIDEN _____	EMAIL ADDRESS _____ MOTHER'S MAIDEN _____
BIRTH DATE _____ PRIMARY PHONE _____ BUS PHONE/EXT. _____	BIRTH DATE _____ PRIMARY PHONE _____ BUS PHONE/EXT. _____
PRESENT ADDRESS (Street – City – State – Zip – Country/Other) _____ [] OWN [] RENT _____	PRESENT ADDRESS (Street – City – State – Zip – Country/Other) _____ [] OWN [] RENT _____
MORTGAGE / RENT OWED TO _____ YEARS AT THIS ADDRESS _____	MORTGAGE / RENT OWED TO _____ YEARS AT THIS ADDRESS _____
MORTGAGE BALANCE _____ MONTHLY PAYMENT _____	MORTGAGE BALANCE _____ MONTHLY PAYMENT _____
For Joint or Secured Credit or if you live in a community property state: [] MARRIED [] SEPARATED [] UNMARRIED (Single – Divorced – Widowed)	For Joint or Secured Credit or if you live in a community property state: [] MARRIED [] SEPARATED [] UNMARRIED (Single – Divorced – Widowed)
NAME AND ADDRESS OF EMPLOYER _____ START DATE _____	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 as a basis for repaying this obligation.	NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.
EMPLOYMENT GROSS INCOME: _____ OTHER GROSS INCOME: _____ \$ _____ PER _____ \$ _____ PER _____ SOURCE: _____	EMPLOYMENT GROSS INCOME: _____ OTHER GROSS INCOME: _____ \$ _____ PER _____ \$ _____ PER _____ SOURCE: _____
List additional sources of income on a separate sheet with any information you feel may be helpful. \$ _____ PER _____ SOURCE: _____	List additional sources of income on a separate sheet with any information you feel may be helpful. \$ _____ PER _____ SOURCE: _____
Are you interested in a Balance Transfer option? [] YES [] NO We'll contact you!	Are you interested in a Balance Transfer option? [] YES [] NO We'll contact you!

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

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 Shambhala 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 Shambhala 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.

2. You understand that the use of your card will constitute acknowledgement 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 _____

FOR ACU USE ONLY

FICO _____ APPROVED NO. OF CARDS _____ CREDIT LIMIT \$ _____ CREDIT CARD NUMBER _____
D/I _____ DECLINED LOAN OFFICER NAME / SIGNATURE _____ DATE: _____

Shambhala Affinity Rewards Visa Classic® Credit Card Disclosures

Below is a required credit card disclosure table. To ask about any changes,
please call: 303.444.9003 or write: holly@shambhalacreditunion.org

Interest Rate and Interest Charges

Annual Percentage Rate Fixed APR for Purchases	12%
Fixed APR for Balance Transfers	12%
Fixed APR for Cash Advances	12%
Avoid Paying interest	Due date is at least 25 days after the close of each billing cycle. Interest is not charged on purchases if entire balance is paid by the due date each month.
Minimum Interest charge	None
For Credit Card Tips from the CFPB	To learn more about factors to consider when applying for or using a credit card, Please visit the website of the CFPB at http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	\$30.00
Transaction Fees • Cash Advance Fee • Foreign Transaction Fee	\$2.00 for ATM Up to 1.00% in U.S. Dollars.
Penalty Fees • Late Payment Fee • Returned Payment Fee • Overlimit Fee	For over 10 days late, the fee is \$10.00 or the required minimum payment whichever is less. \$25.00, or the required minimum payment, whichever is less. If overlimit by \$100 or more, the fee will be 5% of that amount, up to \$50.
Other Fees • Balance Transfer Fee • Emergency Card Replacement Fee • Emergency PIN Replacement Fee • Card Replacement Fee • Paid-by-Phone Fee	\$30.00 per transfer. \$30.00 \$5.00 \$5.00 \$6.00

How We Calculate Your Balance: For Purchase Balances, calculated using average daily balance excluding new purchases. For Cash Balances, new activity always accrues finance charges. See your account agreement for further information regarding how we calculate your balance.

Penalty APR: You will not be charged a Penalty APR.

How We Calculate Your Minimum Payment: 2.50% of your total new balance, or \$35.00 whichever is greater, plus the amount of any prior unpaid minimums, fees, charges and overlimit balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Effective Date: The information about the costs of the card described in this application is accurate as of August 31, 2016.

Pledge of Shares and Security Interest: Shambhala Credit Union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits at Shambhala Credit Union.

The regulatory bodies that govern credit unions require that you be a member of our credit union in order to participate in any lending program including credit cards. Shambhala Credit Union by-laws require that our shareholder members put a \$20 deposit into a non-interest bearing savings account. If you close your account with Shambhala Credit Union, you will be refunded this \$20 share deposit in full. Lastly, Operational Policy asks that new members pay a one-time \$10 processing fee.

**Use of your Shambhala Visa Card will be your acknowledgement
and acceptance of these terms.**



SHAMBHALA
CREDIT UNION

www.ShambhalaCreditUnion.org