

### IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of January 17, 2012. You can contact us at (623) 580-6000 or toll free at (800) 224-3330 or 3440 W. Deer Valley Road, Phoenix, Arizona 85027 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
VISA PLATINUM, MASTERCARD PLATINUM, VISA SECURED, AND MASTERCARD SECURED	
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances, &amp; Balance Transfers</b>	<b>8.25%, 9.25%, 10.75%, 15.25% , or 17.25%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate*.
<b>Paying Interest</b>	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES:	
<b>Fees to Open or Maintain your Account:</b>	
- Annual Fee:	None
- Application Fee:	None
<b>Transaction Fees</b>	
- Balance Transfer:	None
- Cash Advance:	None
- Foreign Transaction:	<b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion <b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion
<b>Penalty Fees</b>	
- Late Payment:	<b>\$15.00</b> if your payment is late <b>3</b> days or more
- Over-the-Credit Limit:	None
- Returned Payment:	<b>\$20.00</b> if your payment is returned for any reason

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**\*Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases on the last business day of the quarter. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 5% for Tier 1; 6% for Tier 2; 7.5% for Tier 3; 12% for Tier 4; and 14% for Tier 5. The interest rate can change quarterly in January, April, July, and October on the first day of the billing cycle following the date of the index change. The Annual Percentage Rate will never be more than 24%. Any increase will take the form of more payments of the same amount and extending the term or the time it will take to pay off the card balance.



Your state, your credit union.

#### LOCATIONS

**DEER VALLEY**  
(OFICINA CORPORATIVA)  
3440 W. DEER VALLEY RD  
PHOENIX, AZ 85027  
(623) 580-6000

**CAPITAL**  
1558 W. JACKSON ST  
PHOENIX, AZ 85007  
(623) 580-6000

**GOODYEAR**  
1270 N. DYSART RD  
GOODYEAR, AZ 85395  
(623) 580-6000

**OSBORN**  
2440 W. OSBORN RD  
PHOENIX, AZ 85015  
(623) 580-6000

**PAYSON**  
514 S. BEELINE HWY  
PAYSON, AZ 85541  
(928) 472-8995

FROM ALL OTHER CALLING AREAS  
800-224-3330

[WWW.CANYONSTATECU.ORG](http://WWW.CANYONSTATECU.ORG)



Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

We do business in accordance with the Equal Credit Opportunity Act.

# MasterCard and VISA Credit Card Application



Your state, your credit union.



3440 W. Deer Valley Road  
Phoenix, Arizona 85027  
(623) 580-6000

Your state, your credit union.

**MASTERCARD AND VISA  
CREDIT CARD APPLICATION**

**Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.**

**Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval. Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, and WI.

**Joint Credit:** Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:  
We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

**PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.**

**Credit Cards:** \_\_\_\_\_ Amount Requested

VISA PLATINUM \$ \_\_\_\_\_  
 MASTERCARD PLATINUM \$ \_\_\_\_\_

If Authorized user, name: \_\_\_\_\_

**SEE PAGE 2 FOR IMPORTANT INFORMATION ABOUT CREDIT CARDS**

APPLICANT		NON-APPLICANT SPOUSE/OTHER		GUARANTOR	
NAME (Last – First – Initial)		NAME (Last – First – Initial)		NAME (Last – First – Initial)	
ACCOUNT NUMBER	BIRTH DATE	ACCOUNT NUMBER	BIRTH DATE	ACCOUNT NUMBER	BIRTH DATE
SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME	SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME	SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME
E-MAIL ADDRESS	FAX NUMBER	E-MAIL ADDRESS	FAX NUMBER	E-MAIL ADDRESS	FAX NUMBER
HOME PHONE/CELL	BUSINESS PHONE/EXT	HOME PHONE/CELL	BUSINESS PHONE/EXT	HOME PHONE/CELL	BUSINESS PHONE/EXT
PRESENT ADDRESS (Street – City – State – Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PRESENT ADDRESS (Street – City – State – Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PRESENT ADDRESS (Street – City – State – Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
YEARS/MONTHS AT THIS ADDRESS		YEARS/MONTHS AT THIS ADDRESS		YEARS/MONTHS AT THIS ADDRESS	
PREVIOUS ADDRESS (Street – City – State – Zip)		PREVIOUS ADDRESS (Street – City – State – Zip)		PREVIOUS ADDRESS (Street – City – State – Zip)	
PURCHASE PRICE OF HOME	PRESENT HOME VALUE	PURCHASE PRICE OF HOME	PRESENT HOME VALUE	PURCHASE PRICE OF HOME	PRESENT HOME VALUE
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
MORTGAGE BALANCE	MONTHLY PAYMENT (MORTGAGE/RENT)	MORTGAGE BALANCE	MONTHLY PAYMENT (MORTGAGE/RENT)	MORTGAGE BALANCE	MONTHLY PAYMENT (MORTGAGE/RENT)
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.					
<input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (Single – Divorced – Widowed)					
<input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single – Divorced – Widowed)					

EMPLOYMENT	
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
HIRE DATE	POSITION
PRIOR EMPLOYER	PRIOR EMPLOYER

INCOME	
<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
EMPLOYMENT INCOME (GROSS)	OTHER INCOME (GROSS)
\$ _____ PER _____ SOURCE	\$ _____ PER _____ SOURCE

REFERENCES	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	HOME NUMBER
RELATIONSHIP	RELATIONSHIP

**STATE 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:** Marital Status:  Married  Unmarried  Legally Separated

If married: the name of my spouse is \_\_\_\_\_

Spouse's SSN: \_\_\_\_\_  Spouse's Address (if different) \_\_\_\_\_

**Notice:** 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.

**MARRIED WISCONSIN RESIDENTS APPLYING FOR AN INDIVIDUAL ACCOUNT:** By signing here, I state that the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the Borrower(s). \_\_\_\_\_ X \_\_\_\_\_

**LOAN APPLICATION SIGNATURES**

**PLEASE READ BEFORE SIGNING:**

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

**Credit Report Authorization.** By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

**Permission To Contact:** By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

**Vermont Residents:** Applicant provided consent via phone \_\_\_\_\_ (Credit Union Initials)

**IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE OF CO-APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_