

6980 S Holly Circle
Centennial, CO 80112
303-770-4468 @ www.metrumcu.org

___ DC ___ DP ___ DF ___ DV ___ CU Employee Use
Second Chance

TELL US ABOUT YOURSELF

Name (Last, First, Middle Initial)		Account Number	
Address		City, State Zip	Years There
Telephone Number		Social Security Number	Date of Birth
Employer		Date Employed	Monthly Gross Income
Employer's Address		Work Phone Number	
Number of Cards Desired _____			
Card 1 (Your Name) _____		Card 2 (Co-Applicant Name) _____	

YOUR CO-APPLICANT

Name (Last, First, Middle Initial)		Account Number	
Social Security Number		Date of Birth	
Employer		Date Employed	Monthly Gross Income
Employer's Address		Work Phone Number	

FINANCIAL INFORMATION

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET	Applicant		Other	
	YES	NO	YES	NO
Do you have any outstanding judgments?				
Have you ever filed for Bankruptcy or had a debt adjustment plan confirmed under Chapter 13?				
Have you had property foreclosed upon or repossessed in the last 7 years?				
Are you a party in a lawsuit?				
Are you other than a U.S. Citizen or Permanent Resident Alien?				
Is your income likely to decline in the next two years?				

YOUR REFERENCES

Name and address of nearest relative not living with you:	Relationship
Other Reference (Not a Relative):	

This statement is submitted to obtain credit and I(We) certify that all the information herein is true and complete. I(We) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my(our) credit standing. I(We) understand that any misinformation, misrepresentation or omission on this application may be cause for rejection. If this application is approved and a card is issued, I(We) agree to the terms and conditions of the Credit Union Revolving Credit Plan-Lending and Cardholder Agreement and Disclosure Statement appearing on the next page of this application. A copy of the agreement was provided to me(us) at the time of application. I(We) understand and agree that the Credit Union will automatically debit my(our) share draft account each month for the amount of the minimum periodic payment due.

X	X
Signature	Signature
Date	Date
By signing, you indicate that you have read the Revolving Credit-Lending and Cardholder Agreement and Disclosure Statement on the back of this application	

Metrum Community Credit Union Revolving Credit Plan-Lending and Cardholder Agreement and Disclosure Statement ("Agreement")

Any member who receives, signs, or uses a card under this Agreement, or who receives advances under this Agreement, hereby agrees to all of the terms and provisions set forth herein. The term "card" means the VISA® Debit/ATM Access Card issued by the Credit Union to member in connection with this Agreement. Where appropriate, the singular shall include the plural, and the plural the singular. Member agrees that the law of the State of Colorado shall apply.

1. a) The Credit Union may from time to time make advances to the undersigned Member(s), and, b) Member(s) authorizes the Credit Union to automatically advance funds to member(s) share draft account whenever a draft drawn on such account is in excess of collected funds on deposit in that account. Advances to the share draft accounts will be the amount necessary to clear the draft. The total of all advances will not exceed the credit limit set forth in this agreement. The balance due hereunder may be paid in full or in part at any time without penalty. The Credit Union at its discretion without affecting the liability of any undersigned member(s) or guarantors reserves the right to refuse any advance.
2. The credit limit under this plan is \$ _____
3. FINANCE CHARGE will be computed on the outstanding unpaid daily balance by applying the **ANNUAL PERCENTAGE RATE which is 17.00%** for the Line of Credit, which is a periodic rate of .046575% per day. The unpaid daily balance for each day is multiplied by the daily periodic rate. These products are added together to establish the finance charge. The finance charge is accrued from the date any money is advanced. To get the unpaid daily balance, we take the beginning balance of your account each day, add any new credit or cash advances and subtract any new payments.
4. The Credit Union will furnish the member a periodic statement showing the outstanding balance in member's account at the beginning of the period (previous balance), any additional advances or credits to the member's account, the FINANCE CHARGE made or imposed during such period and the outstanding balance at the end of the period. All such periodic statements will be mailed to the member's address set forth in this instrument unless member supplies the Credit Union with a written change of address notice.
5. The minimum periodic payment is \$25.00 per month or 2.5% of the new unpaid balance, whichever is higher, plus the amount by which the balance due exceeds the member(s) credit limit. Payments are due monthly from the date of initial access. In no event shall the minimum periodic payment exceed the amount necessary to pay off the outstanding balance. Member authorizes the Credit Union to automatically debit member's share draft account each month for the amount of the minimum periodic payment then due.
6. The undersigned member(s) promises to pay the Credit Union all money advanced to the member(s) and to any other person at the request or for the benefit of the member(s) and finance charges thereon. For all such advances of money the member(s) promises to pay according to the terms required of the undersigned as set out in this lending agreement and disclosure statement.
7. A Late Payment Charge of \$15.00 will be assessed if your payment is 10 or more days past due.
8. In the event of default as provided in this lending agreement and disclosure statement the entire balance due under this agreement shall become immediately due and payable at the option of the Credit Union subject to any limitation of applicable law. The undersigned shall pay all reasonable costs of collection paid or incurred by the Credit Union in enforcing this lending agreement, including reasonable attorney's fees not to exceed 15% of the unpaid debt after default and referral to an attorney not a salaried employee of the Credit Union, or such additional fee as may be directed by the court. Member(s) shall be in default under this agreement upon the happening of any of the following events or conditions:
 - (a) Default in the payment or performance of any obligation, covenant or liability contained or referred to herein;
 - (b) Any warranty, representation or statement made or furnished to the Credit Union by or on behalf of the member(s) which proves to have been false in any material respect when made or furnished;
 - (c) Loss, theft, substantial damage, destruction, sale or encumbrance to or of any collateral, or the making of any levy seizure attachment thereof or thereon;
 - (d) Death, insolvency, business failure, appointment of a receiver for any part of the property of, assignment for the benefit of creditors by, or the commencement of any proceedings under any bankruptcy or insolvency laws by or against member(s) or any guarantor, co-maker, endorser or surety for or with member(s);
 - (e) If Credit Union deems itself insecure.
8. **I/We, the member(s), hereby pledge all shares and/or deposits which the undersigned have or hereafter may have in this Credit Union as security for the loan provided for herein. This pledge is given to secure the payment of all money loaned to the member and finance charge that may accrue thereon, and in the event of default I/We hereby authorize the Credit Union to apply all shares and/or deposits to the payment of said loans and finance charge** _____

(INITIALS)

9. Property or credit disability insurance, if written in connection with any advance under this plan, may be obtained from any person of member(s) choice.
10. The Credit Union may exercise such rights against security as it deems appropriate in accordance with applicable law. In connection herewith any member (s), co-maker or guarantor of payment, jointly and severally waive presentment of payment, demand, protest and notice of protest and dishonor; In addition, co-maker or guarantor waive notice of advances and consent to any and all extensions of time and renewal that may be granted and the release of collateral on any part thereof with or without substitution and agree that additional co-makers and guarantors may become parties hereto without notice and without affecting their liability hereunder.
11. **WARNING-CHANGE OF TERMS** *The Credit Union reserves the right from time to time to hereafter establish other terms and conditions pertaining to this agreement, including the right to change the annual percentage rate, the minimum periodic payment, and the annual fee, provided that your credit limit may not be changed unless you agree or are in default. In the Credit Union's discretion and subject to applicable law, any changed term may apply to balances outstanding before and after notice to you of the change.*
12. The member(s) consents that any person may give any information to the Credit Union concerning the credit history of the member or guarantor.
13. The undersigned agree that the Credit Union may retain this agreement to comply with federal and/or state law.
14. Upon written notice to the member(s), the Credit Union may reduce the credit line from time to time or terminate this agreement. Member(s) agrees to provide the Credit Union with additional credit information in such form as the Credit Union may request from time to time. Member(s) may also terminate this agreement any time upon written notice to the Credit Union, but termination shall not affect the obligation to pay the amount due and finance charges occurring thereon.
15. Member(s) may be liable for the unauthorized use of a debit card relating to this account. There will be no liability for unauthorized use that occurs after notice to the Credit Union at the address specified above orally or in writing, of the loss, theft, or possible unauthorized use.
16. **YOUR BILLING RIGHTS-KEEP THIS NOTICE FOR FUTURE USE.** This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act. **Notify Us in Case of Errors or Questions About Your Bill** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us [on a separate sheet] at 6980 S Holly Cir, Centennial, CO 80112. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:
 - Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are not sure about. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice: We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charge, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your bill. And, we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us once it finally is.

ELECTRONIC FUND TRANSFERS (EFT) YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM Transfers-types of transfers, dollar limitations, and charges- You may access your account(s) by ATM using your VISA® Debit/ATM Card and personal identification number, to:

- Make deposits to checking and savings accounts.
- Make cash withdrawals from your checking and savings accounts.
 - You may withdraw no more than your available balance or \$500.00 (\$200 for Second Chance), whichever is less, per day.
 - For security reasons, there may be other limits at each VISA ATM.
 - After five transactions per month, you will be charged \$1.00 per Automated Teller Machine (ATM) transaction.
- Transfer funds between checking and savings accounts.
- Obtain balances on your checking and savings accounts.

Only six (6) transactions on a non-transaction account are allowed without a member's in person authorization.

Some of these services may not be available at all terminals.

Types of VISA Debit/ATM Card Point-of-Sale Transactions- You may access your checking accounts to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions-dollar limitations and charges-Using your debit card:

You may not exceed your available balance or \$3,000 (\$500 for Second Chance checking), whichever is less, in transactions per day.

FEES

- An annual fee of \$10.00 may be charged for the card
- Replacement card cost is \$10.00 per card
- Cost to replace a lost PIN is \$5.00.

These fees are subject to change at any time upon notice.

ATM Operator/Network Fees. When you use an ATM not within the CO-OP Network, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

- **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using at automated teller machines or point-of-sale terminals. A financial institution or merchant is not subject to the requirement to make a receipt if the amount is \$15 or less.
- **Periodic statements.** You will get a monthly account statement from us for your savings account, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over your available credit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the system was not working properly and you knew about the breakdown when you start the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you gave us your written permission; or
- As explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

- Consumer liability.** Tell us AT ONCE if you believe your debit card and/or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you do NOT tell us within 2 business days after you learn of the loss or theft of your debit card and/or PIN, and we can prove we could have stopped someone from using your debit card and/or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
- Contact in event of unauthorized transfer.** If you believe that your debit card and/or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 303-770-4468 or write: Metrum Community Credit Union, 6980 S Holly Cir, Centennial, CO 80112. On weekends, holidays or during non-business hours call toll-free at 800-754-4128.

NON-VISA DEBIT TRANSACTION PROCESSING

We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit networks(s) for which such transactions are enabled are: CO-OP and Plus.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

* Visa rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

FOREIGN TRANSACTIONS

Transactions made in foreign countries will be billed to you in US dollars. Conversion to US dollars is determined by a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date plus 1 percent (1%) currency conversion fee. The currency conversion fee will appear as a separate line on your statement for each transaction completed in a foreign country.

ERROR RESOLUTION NOTICE

In case of errors or questions about your Electronic Transfers: Telephone us at 303-770-4468 or write us at 6980 S Holly Cir, Centennial, CO 80112, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days in the case of a transfer resulting from point-of-sale debit card transaction or a transfer initiated outside the U.S.) to investigate your complaint or question. If we decide to do this, we will credit your account within the business day after we receive your formal dispute for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

• The business days of the credit union are: Monday through Friday. Saturdays and Federal holidays are not considered business days.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

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1. a) The Credit Union may from time to time make advances to the undersigned Member(s), and,
b) Member(s) authorizes the Credit Union to automatically advance funds to member(s) share draft account whenever a draft drawn on such account is in excess of collected funds on deposit in that account. Advances to the share draft accounts will be the amount necessary to clear the draft. The total of all advances will not exceed the credit limit set forth in this agreement. The balance due hereunder may be paid in full or in part at any time without penalty. The Credit Union at its discretion without affecting the liability of any undersigned member(s) or guarantors reserves the right to refuse any advance.
2. The credit limit under this plan is \$_____.
3. FINANCE CHARGE will be computed on the outstanding unpaid daily balance by applying the **ANNUAL PERCENTAGE RATE which is 17.00%** for the Line of Credit, which is a periodic rate of .046575% per day. The unpaid daily balance for each day is multiplied by the daily periodic rate. These products are added together to establish the finance charge. The finance charge is accrued from the date any money is advanced. To get the unpaid daily balance, we take the beginning balance of your account each day, add any new credit or cash advances and subtract any new payments.
4. The Credit Union will furnish the member a periodic statement showing the outstanding balance in member's account at the beginning of the period (previous balance), any additional advances or credits to the member's account, the FINANCE CHARGE made or imposed during such period and the outstanding balance at the end of the period. All such periodic statements will be mailed to the member's address set forth in this instrument unless member supplies the Credit Union with a written change of address notice.
5. The minimum periodic payment is \$25.00 per month or 2.5% of the new unpaid balance, whichever is higher, plus the amount by which the balance due exceeds the member(s) credit limit. Payments are due monthly from the date of initial access. In no event shall the minimum periodic payment exceed the amount necessary to pay off the outstanding balance. Member authorizes the Credit Union to automatically debit member's share draft account each month for the amount of the minimum periodic payment then due.
6. The undersigned member(s) promises to pay the Credit Union all money advanced to the member(s) and to any other person at the request or for the benefit of the member(s) and finance charges thereon. For all such advances of money the member(s) promises to pay according to the terms required of the undersigned as set out in this lending agreement and disclosure statement.
7. A Late Payment Charge of \$15.00 will be assessed if your payment is 10 or more days past due.
8. In the event of default as provided in this lending agreement and disclosure statement the entire balance due under this agreement shall become immediately due and payable at the option of the Credit Union subject to any limitation of applicable law. The undersigned shall pay all reasonable costs of collection paid or incurred by the Credit Union in enforcing this lending agreement, including reasonable attorney's fees not to exceed 15% of the unpaid debt after default and referral to an attorney not a salaried employee of the Credit Union, or such additional fee as may be directed by the court. Member(s) shall be in default under this agreement upon the happening of any of the following events or conditions:
 - (a) Default in the payment or performance of any obligation, covenant or liability contained or referred to herein;
 - (b) Any warranty, representation or statement made or furnished to the Credit Union by or on behalf of the member(s) which proves to have been false in any material respect when made or furnished;
 - (c) Loss, theft, substantial damage, destruction, sale or encumbrance to or of any collateral, or the making of any levy seizure attachment thereof or thereon;
 - (d) Death, insolvency, business failure, appointment of a receiver for any part of the property of, assignment for the benefit of creditors by, or the commencement of any proceedings under any bankruptcy or insolvency laws by or against member(s) or any guarantor, co-maker, endorser or surety for or with member(s);
 - (e) If Credit Union deems itself insecure.
8. **I/We, the member(s), hereby pledge all shares and/or deposits which the undersigned have or hereafter may have in this Credit Union as security for the loan provided for herein. This pledge is given to secure the payment of all money loaned to the member and finance charge that may accrue thereon, and in the event of default I/We hereby authorize the Credit Union to apply all shares and/or deposits to the payment of said loans and finance charge**_____

(INITIALS)

9. Property or credit disability insurance, if written in connection with any advance under this plan, may be obtained from any person of member(s) choice.
10. The Credit Union may exercise such rights against security as it deems appropriate in accordance with applicable law. In connection herewith any member (s), co-maker or guarantor of payment, jointly and severally waive presentment of payment, demand, protest and notice of protest and dishonor; In addition, co-maker or guarantor waive notice of advances and consent to any and all extensions of time and renewal that may be granted and the release of collateral on any part thereof with or without substitution and agree that additional co-makers and guarantors may become parties hereto without notice and without affecting their liability hereunder.
11. **WARNING-CHANGE OF TERMS** *The Credit Union reserves the right from time to time to hereafter establish other terms and conditions pertaining to this agreement, including the right to change the annual percentage rate, the minimum periodic payment, and the annual fee, provided that your credit limit may not be changed unless you agree or are in default. In the Credit Union's discretion and subject to applicable law, any changed term may apply to balances outstanding before and after notice to you of the change.*
12. The member(s) consents that any person may give any information to the Credit Union concerning the credit history of the member or guarantor.
13. The undersigned agree that the Credit Union may retain this agreement to comply with federal and/or state law.
14. Upon written notice to the member(s), the Credit Union may reduce the credit line from time to time or terminate this agreement. Member(s) agrees to provide the Credit Union with additional credit information in such form as the Credit Union may request from time to time. Member(s) may also terminate this agreement any time upon written notice to the Credit Union, but termination shall not affect the obligation to pay the amount due and finance charges occurring thereon.
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