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Application

Account/Loan: Individual Joint
(Including ATM/Debit Card Access to the Account if Available)
 Amount Requested \$ _____
 Purpose/Collateral: _____
Repayment: Payroll Deduction Cash Automatic Payment

Credit Card Account: Individual Joint
(See Disclosure Table or Agreement for Terms)
 Credit Limit Requested \$ _____
 If Authorized User, Name: _____

APPLICANT	
NAME	
ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER/STATE	EMAIL ADDRESS
BIRTH DATE	HOME PHONE
	CELL PHONE.
PRESENT ADDRESS (Street - City - State - Zip)	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT PAYMENT AMOUNT:	
EMPLOYMENT/INCOME	
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.	
EMPLOYMENT INCOME	
\$ _____ Per _____	
NET	OR GROSS

OTHER		<input type="checkbox"/> CO-APPLICANT
NAME		
ACCOUNT NUMBER		
SOCIAL SECURITY NUMBER		
DRIVER'S LICENSE NUMBER/STATE		EMAIL ADDRESS
BIRTH DATE	HOME PHONE	CELL PHONE.
PRESENT ADDRESS (Street - City - State - Zip)		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT PAYMENT AMOUNT:		
EMPLOYMENT/INCOME		
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.		
EMPLOYMENT INCOME		
\$ _____ Per _____		
NET	OR	GROSS

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. 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 _____
 APPLICANT'S SIGNATURE DATE

X _____
 OTHER SIGNATURE DATE



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	to when you open your account, based on your creditworthiness.
APR for Balance Transfers	to when you open your account, based on your creditworthiness.
APR for Cash Advances	to when you open your account, based on your creditworthiness.
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.
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	
Transaction Fees - Foreign Transaction Fee	
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to Up to

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date.

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

OTHER DISCLOSURES

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.

Statement Copy Fee
Document Copy Fee
PIN Replacement Fee
Card Replacement Fee