

LOAN APPLICATION

Check the appropriate box(es) to indicate the type of account(s) and type of credit for which you are applying.

- Visa Platinum Card
 Visa Platinum Rewards Card
 Visa Platinum CashBack Card
 See reverse side for credit card rate, fee and cost information.
 Preferred Line of Credit
 Home Equity (includes loan, line of credit and balloon)
 Loan (includes auto, motorcycle, boat, RV, sports & leisure and signature)

APPLICANT INFORMATION (Please print clearly.)

Name (Last, First, Middle):		Date of Birth:		Social Security Number:	
Current Address:		City:		State: Zip:	
Home Phone:		Driver's License Number:		State of Issue:	
Do you: <input type="checkbox"/> Own your home <input type="checkbox"/> Rent <input type="checkbox"/> Live with parents		Mortgage/Rent Payment: \$		Current Employer (or Source of Income):	
Employment Start Date:		Length of Employment:		Gross Monthly Pay (before tax):	
Preferred Payment Method: <input type="checkbox"/> Loan coupon (not available on certain loan types) <input type="checkbox"/> Electronic/automatic payment		Applicant Signature:			
				Mother's Maiden Name:	
				Do you have a Checking Account? <input type="checkbox"/> Yes <input type="checkbox"/> No	
				Business Phone:	
				Position:	
				Other Source of Income: * Amount: \$ Per:	

JOINT APPLICANT INFORMATION

Name (Last, First, Middle):		Date of Birth:		Social Security Number:	
Current Address:		City:		State: Zip:	
Home Phone:		Driver's License Number:		State of Issue:	
Do you: <input type="checkbox"/> Own your home <input type="checkbox"/> Rent <input type="checkbox"/> Live with parents		Mortgage/Rent Payment: \$		Current Employer (or Source of Income):	
Employment Start Date:		Length of Employment:		Gross Monthly Pay (before tax):	
Joint Applicant Signature:		Applicant Signature:			
				Mother's Maiden Name:	
				Do you have a Checking Account? <input type="checkbox"/> Yes <input type="checkbox"/> No	
				Business Phone:	
				Position:	
				Other Source of Income: * Amount: \$ Per:	

REFERENCE INFORMATION

Name (Last, First, Middle):	Phone:	Relationship:
Name (Last, First, Middle):	Phone:	Relationship:

SECURED CREDIT INFORMATION (for consumer loan / home equity line of credit applications only)

Amount Requested: \$	Briefly describe the collateral to be given as security:
Name and Address of All Co-Owners:	If the collateral is real estate, provide full name of all Co-Owners and property address:

FOR CREDIT CARD APPLICATIONS ONLY

By signing below and returning this application, you request CommunityAmerica Credit Union to open a credit card account in your name and issue a credit card to you. Your use of the card means you agree to the terms and conditions in the cardholder agreement sent with the card(s).			
Applicant Signature:	Date:	Joint Applicant Signature:	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.

Information For Federal Government Monitoring Purposes (Closed-end "Home Improvement" Home Equity Loans Only)

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of the information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Applicant:

- I do not wish to furnish this information.
 Ethnicity: Hispanic or Latino Not Hispanic or Latino
 Race: American Indian or Alaska Native Black or African American
 Native Hawaiian or Other Pacific Islander Asian White
 Sex: Female Male

Joint Applicant:

- I do not wish to furnish this information.
 Ethnicity: Hispanic or Latino Not Hispanic or Latino
 Race: American Indian or Alaska Native Black or African American
 Native Hawaiian or Other Pacific Islander Asian White
 Sex: Female Male

USA Patriot Act

USA Patriot Act Identity Verification Notice: 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 or applies to become a joint owner of an account. **What this means for you:** When you open or apply to become an owner or joint owner of an account, we will ask for your name, address, date of birth, Social Security Number or the Taxpayer Identification Number and other information that will allow us to identify you. We may also verify identification by non-documentary sources such as bank history reports.



CREDIT TERMS DISCLOSURE

The information about the costs of the credit card described in this application is accurate as of July 30, 2009. This information may have changed after that date. To find out what may have changed, call us at 1-800-892-7957 or write to us at P.O. Box 15950, Lenexa, Kansas, 66285-5950.

Credit lines available from \$500 up to \$25,000. Under this Agreement the Annual Percentage Rate (APR) can change. We may increase or decrease the APR effective on the first billing date after cycle.

COMMUNITYAMERICA CONSUMER CREDIT CARDS

	VISA PLATINUM CARD	VISA PLATINUM REWARDS CARD	VISA PLATINUM CASHBACK CARD
ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	9.24% – 22.24% variable rate to be determined when your account is opened. ¹	11.24% – 17.24% variable rate to be determined when your account is opened. ¹	12.24% – 18.24% variable rate to be determined when your account is opened. ¹
OTHER APRs	<ul style="list-style-type: none"> Balance Transfer APR: 9.24% - 22.24% variable rate to be determined when your account is opened.¹ Cash Advance APR: 9.24% - 22.24% variable rate to be determined when your account is opened.¹ Penalty Rate: 7% is added to the margin. The minimum APR that can apply is 8.90%.² 	<ul style="list-style-type: none"> Balance Transfer APR: 11.24% - 17.24% variable rate to be determined when your account is opened.¹ Cash Advance APR: 11.24% - 17.24% variable rate to be determined when your account is opened.¹ Penalty Rate: 7% is added to the margin. The minimum APR that can apply is 8.90%.² 	<ul style="list-style-type: none"> Balance Transfer APR: 12.24% - 18.24% variable rate to be determined when your account is opened.¹ Cash Advance APR: 12.24% - 18.24% variable rate to be determined when your account is opened.¹ Penalty Rate: 7% is added to the margin. The minimum APR that can apply is 8.90%.²
VARIABLE RATE INFORMATION	<ul style="list-style-type: none"> APR is determined monthly and may vary. Purchase APR is determined by adding the Prime Rate to 5.99% - 18.99%. Cash Advance APR is determined by adding the Prime Rate to 5.99% - 18.99%. Penalty Pricing Rate is determined by adding 7% to the margin plus the Prime Rate. The minimum APR that can apply is 8.90%.¹ 	<ul style="list-style-type: none"> APR is determined monthly and may vary. Purchase APR is determined by adding the Prime Rate to 7.99% - 13.99%. Cash Advance APR is determined by adding the Prime Rate to 7.99% - 13.99%. Penalty Pricing Rate is determined by adding 7% to the margin plus the Prime Rate. The minimum APR that can apply is 8.90%.³ 	<ul style="list-style-type: none"> APR is determined monthly and may vary. Purchase APR is determined by adding the Prime Rate to 8.99% - 14.99%. Cash Advance APR is determined by adding the Prime Rate to 8.99% - 14.99%. Penalty Pricing Rate is determined by adding 7% to the margin plus the Prime Rate. The minimum APR that can apply is 8.90%.³
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	At least 25 days from the date of the periodic statement (provided you have paid the previous balance in full by the due date).	At least 25 days from the date of the periodic statement (provided you have paid the previous balance in full by the due date).	At least 25 days from the date of the periodic statement (provided you have paid the previous balance in full by the due date).
METHOD OF COMPUTING THE BALANCE FOR PURCHASES	Daily Balance (including new purchases and fees).	Daily Balance (including new purchases and fees).	Daily Balance (including new purchases and fees).
ANNUAL FEE	None	None	None
OTHER FEES	<ul style="list-style-type: none"> Late Payment Fee: \$10 if Your Account balance is \$99.99 or less; \$25 if your Account balance is \$100.00 up to \$999.99; or \$35 if your Account balance is \$1,000 and above. Cash Advances, Checks, Balance Transfers⁴, and Overdraft Transfer Protection Advances: \$5 or 3% of the cash advances whichever is greater with a maximum of \$75. Over-the-Credit-Limit Fee: \$20. Foreign Currency Conversion Fee: 1% currency conversion fee for all transactions made in currencies other than U.S. dollars. Foreign Transactions Fee: 0.8% for all international transactions completed outside the United States that do not involve currency conversions and are in fact transacted in U.S. dollars. 	<ul style="list-style-type: none"> Late Payment Fee: \$10 if Your Account balance is \$99.99 or less; \$25 if your Account balance is \$100.00 up to \$999.99; or \$35 if your Account balance is \$1,000 and above. Cash Advances, Checks, Balance Transfers⁴, and Overdraft Transfer Protection Advances: \$5 or 3% of the cash advances whichever is greater with a maximum of \$75. Over-the-Credit-Limit Fee: \$20. Foreign Currency Conversion Fee: 1% currency conversion fee for all transactions made in currencies other than U.S. dollars. Foreign Transactions Fee: 0.8% for all international transactions completed outside the United States that do not involve currency conversions and are in fact transacted in U.S. dollars. 	<ul style="list-style-type: none"> Late Payment Fee: \$10 if Your Account balance is \$99.99 or less; \$25 if your Account balance is \$100.00 up to \$999.99; or \$35 if your Account balance is \$1,000 and above. Cash Advances, Checks, Balance Transfers⁴, and Overdraft Transfer Protection Advances: \$5 or 3% of the cash advances whichever is greater with a maximum of \$75. Over-the-Credit-Limit Fee: \$20. Foreign Currency Conversion Fee: 1% currency conversion fee for all transactions made in currencies other than U.S. dollars. Foreign Transactions Fee: 0.8% for all international transactions completed outside the United States that do not involve currency conversions and are in fact transacted in U.S. dollars.

1 The Annual Percentage Rate (APR) is determined by consideration of your credit history and the application information you provided. The APR will be disclosed to you with the Cardholder Agreement. You will receive with your new credit card, approximately 7-10 business days after account approval.

2 If we have not received the Minimum Required Payment by the respective due dates two times in any consecutive six (6) month period, we may immediately increase the APR on your account by 7%. For example, if the margin for the credit card is 5.99% we will add 7% to the margin plus the Prime Rate (5.99% + 7% Prime Rate). The penalty pricing may be applied to all new and outstanding balances. You may apply for a lower APR after you have complied with the terms of this Agreement for six (6) consecutive billing cycles after the monthly statement on which the higher APR first appears (Review Period). Eligibility for a lower APR will be based on the following: 1) no late payments during the six (6) month period after your APR was increased, 2) at least Minimum Required Payment has been paid each month during the six (6) month Review Period 3) your account was continually open and eligible for use during the six (6) month period of review and 4) your other accounts with Us are in good standing.

3 The Prime Rate used to determine the APR on your account is the rate published in The Wall Street Journal in its column called "Money Rates" on the first business day of each month. The minimum APR that can apply is 8.90%. There is no ceiling on the applicable APR.

Payment Allocation: Payments made to your account will be applied in the following order: Fees, Finance Charges, Promotional Balances, Purchases and Cash Advances. The information about card costs described herein is accurate as of July 30, 2009. This information may change after this date. To receive the most current information, call us at (800) 892-7957.

4 Balance Transfer must be from an existing credit card with another institution. You understand to close an account with another credit card company, you must notify the issuer directly. The Balance Transfer will be posted to your Account as a Cash Advance as disclosed in your Account Agreement. The balance transfer fee is 3% with a minimum of \$5 and a maximum of \$75 for each balance transfer posted to your account. Balance transfers do not earn rewards or cash back. If a balance transfer transaction would cause you to exceed your account credit limit, you authorize us to process your balance transfers for an amount less than the full amount requested. Making additional transactions may still cause you to exceed your account credit limit. You may only make balance transfers to accounts that list you as an accountholder. There is no grace period on balance transfers. State Law Disclosures Notice to California Residents: Married applicants may apply for credit separately. Notice to Ohio Residents: 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. Notice to New York Residents: Upon request, we will inform you of the names and addresses of any consumer reporting agencies which have provided us with reports. Notice to Married Wisconsin Residents: No provision of a marital property agreement, unilateral statement or court order applying to marital property will adversely affect the creditor's interest unless the creditor, prior to the time credit is extended, is furnished with a copy of the agreement, statement or order, or has actual knowledge of the adverse provision. In addition, applicant must submit the name and address of spouse with this application. I agree to be bound by the agreement governing my account. I understand that the agreement governing the account also provides, among other things, that the account terms, including the APRs and fees, are subject to change. I agree to be liable for all charges to my account, including charges incurred with any Additional Card(s) issued on my account now or in the future.

State Law Disclosures

Notice to California Residents: Married applicants may apply for credit separately.

Notice to Ohio Residents: 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.

Notice to New York Residents: Upon request, we will inform you of the names and addresses of any consumer reporting agencies which have provided us with reports.

Notice to Married Wisconsin Residents: No provision of a marital property agreement, unilateral statement or court order applying to marital property will adversely affect the creditor's interest unless the creditor, prior to the time credit is extended, is furnished with a copy of the agreement, statement or order, or has actual knowledge of the adverse provision. In addition, applicant must submit the name and address of spouse with this application.