

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:
Years and Months at Current Address:				
Home Phone:	Driver's License Number:	State of Issue:	Mother's Maiden Name:	Do you have a Checking Account? <input type="checkbox"/> Yes <input type="checkbox"/> No
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):	Business Phone:	Position:
Employment Start Date:	Length of Employment:	Gross Monthly Pay (before tax):	Other Source of Income:* \$	Amount: Per:
Preferred Payment Method: <input type="checkbox"/> Loan coupon (not available on certain loan types) <input type="checkbox"/> Electronic/automatic payment		Applicant Signature:		

JOINT APPLICANT INFORMATION

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

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.

Interest Rates and Interest Charges

	COMMUNITYAMERICA VISA® PLATINUM CREDIT CARD	COMMUNITYAMERICA VISA® PLATINUM REWARDS CREDIT CARD	COMMUNITYAMERICA VISA® PLATINUM CASHBACK CREDIT CARD
Annual Percentage Rate (APR) for Purchases	9.24% to 22.24% ¹ when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate ² .	11.24% to 17.24% ¹ when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate ² .	12.24% to 18.24% ¹ when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate ² .
APR for Balance Transfers	9.24% to 22.24% This APR will vary with the market based on the Prime Rate ³ .	11.24% to 17.24% This APR will vary with the market based on the Prime Rate ³ .	12.24% to 18.24% This APR will vary with the market based on the Prime Rate ³ .
APR for Cash Advances	9.24% to 22.24% This APR will vary with the market based on the Prime Rate.	11.24% to 17.24% This APR will vary with the market based on the Prime Rate.	12.24% to 18.24% This APR will vary with the market based on the Prime Rate.
Minimum Interest Charge	None.		
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.		
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/consumerinfo/consumercredit.htm .		

Fees

Annual Fee	None.
Transaction Fees + Balance Transfer + Cash Advance + Currency Conversion + Foreign Transaction	Either \$5 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$75). Either \$5 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$75). 1.0% currency conversion fee for all transactions made in currencies other than U.S. dollars. 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.
Penalty Fees + Late Payment + Over-the-Credit Limit + Returned Payment	\$10 if balance is less than or equal to \$99.99; \$25 if balance is \$100 to \$999.99; \$35 if balance is more than \$1,000. None. \$35

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

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 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. There is no ceiling on the applicable APR.

Payment Allocation: Payments made to your account will be applied in the following order: Fees, Interest Charges, Cash Advances, Purchases and Promotional Balances. The information about card costs described herein is accurate as of January 29, 2010. This information may change after this date. To receive the most current information, call us at (800) 892-7957.

3 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 account holder. There is no grace period on balance transfers. Please allow up to 6 weeks for the balance transfer to post to the Account.

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.