

P.O. Box 23267  
 Washington, DC 20026-3267  
 (703) 934-8300 800-491-2328  
 Fax: (703) 934-8319  
 Fax – Home Equity Loans: (703) 934-8320



## Express Application

A table that includes the APRs and other required cost disclosures for credit card applications is on a separate document provided with this application.

**Married Applicants:** May apply for a separate account.  
**Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:  
 (1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), (2) your spouse will use the account, or (3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.  
**Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.  
**Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.

**LOANLINER Account/Loan:**  Individual  Joint **Credit Card Account:**  Individual  Joint  PLATINUM WITH REWARDS (Annual fee)  
 (Including ATM/Debit Card Access to the Account if Available) (See Disclosure Table or Agreement for Terms)  PLATINUM (No annual fee)  
 Purpose:  STUDENT PLATINUM (No annual fee)  
 Credit Limit Requested \$

Amount Requested \$ If Authorized User, Name:

| APPLICANT   |                 |   |
|---|-----------------|---|
| NAME  |                 |   |
| MOTHER'S MAIDEN NAME  | ACCOUNT NUMBER  | SOCIAL SECURITY NUMBER  |
| BIRTH DATE  | HOME PHONE      | BUSINESS PHONE/EXT.   |
| EMAIL ADDRESS   |                 |   |
| PRESENT ADDRESS   |                 | <input type="checkbox"/> OWN <input type="checkbox"/> RENT<br>LENGTH AT RESIDENCE |
| MORTGAGE/RENT OWED TO:  |                 |   |
| MORTGAGE BALANCE  | MONTHLY PAYMENT |   |
| \$  | \$              |   |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:                         |                 |   |
| EMPLOYMENT/INCOME   | \$              | PER   |
| 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. |                 |   |
| OTHER INCOME  |                 |   |
| \$  | PER             | SOURCE  |
| \$  | PER             | SOURCE  |

| OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR                  |                 |   |
|---|-----------------|---|
| NAME  |                 |   |
| MOTHER'S MAIDEN NAME  | ACCOUNT NUMBER  | SOCIAL SECURITY NUMBER  |
| BIRTH DATE  | HOME PHONE      | BUSINESS PHONE/EXT.   |
| EMAIL ADDRESS   |                 |   |
| PRESENT ADDRESS   |                 | <input type="checkbox"/> OWN <input type="checkbox"/> RENT<br>LENGTH AT RESIDENCE |
| MORTGAGE/RENT OWED TO:  |                 |   |
| MORTGAGE BALANCE  | MONTHLY PAYMENT |   |
| \$  | \$              |   |
| COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:                         |                 |   |
| EMPLOYMENT/INCOME   | \$              | PER   |
| 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. |                 |   |
| OTHER INCOME  |                 |   |
| \$  | PER             | SOURCE  |
| \$  | PER             | SOURCE  |

**STATE LAW 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 ONLY:** (1) 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. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

**X** SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

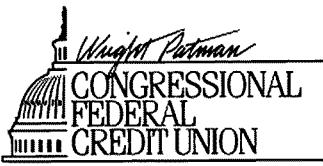
### SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge. 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** (SEAL)  
 APPLICANT'S SIGNATURE DATE

**X** (SEAL)  
 OTHER SIGNATURE DATE



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## Notice to Cosigner

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

## Guaranty Agreement

**BASIC GUARANTY** -- To induce Wright Patman Congressional Federal Credit Union (the "Credit Union") to lend money or give credit to \_\_\_\_\_ (the "Borrower"), \_\_\_\_\_ (Account Number), you (the "Guarantor(s)"), jointly and severally if more than one, guarantee prompt and full payment, when due, the following debt, including principal and interest.

**WHEN YOU MUST PAY** -- If the Borrower fails to pay the debt when due, you promise to pay the debt to the Credit Union upon demand. The Credit Union can demand that you pay the debt even if it does not try to collect from the Borrower and without enforcing any security interests the Borrower has given the Credit Union.

**SECURITY** -- You pledge all shares and/or deposits in any of your joint and individual accounts at the Credit Union as security for your promise. The Credit Union has the right to apply your shares and/or deposits towards what you owe if you are in default under this Agreement. Shares and/or 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.

**NO NOTICE REQUIRED** -- This guaranty remains in effect even though you are not given notice of the following:

- (1) If the Borrower fails to pay any amount due.
- (2) Of any action taken by the Credit Union with respect to property given by the Borrower as security for the debt.
- (3) Of any new debts with the Credit Union incurred by the Borrower.
- (4) Of any renewal, extension or substitution of any of the Borrower's debts.
- (5) Of the acceptance by the Credit Union of this guaranty.

**PAYMENTS** -- The Credit Union has the right to apply payments by the Borrower to any of the Borrower's debts in any order the Credit Union elects.

**YOU MAY BE SUED** -- You may be sued for payment of the debt if the Borrower is in default and you do not pay the amount you have guaranteed.

**OTHER GUARANTORS** -- If more than one Guarantor signs this Agreement, the Credit Union can release or settle with any of the Guarantors at any time without affecting the liability of the others.

**NO WAIVER OF RIGHTS** -- The Credit Union can delay enforcing any of its rights under this Agreement without losing them.

**WHO IS BOUND** -- Each person who signs below is bound jointly and severally. The Credit Union can enforce this Agreement against your heirs and legal representatives.

### SIGNATURES

NAME  
 (SEAL)  
 GUARANTOR DATE

NAME  
 (SEAL)  
 WITNESS DATE

NAME  
 (SEAL)  
 GUARANTOR DATE

NAME  
 (SEAL)  
 WITNESS DATE

# Congressional Federal Visa® Platinum Card Disclosure

Rates effective January 1, 2010



## You Have Financial Needs. We Have Great Loans.

At Congressional Federal, we regard loans as one of the most important services we can provide. We know that borrowing needs come in many shapes and sizes, and our staff is always ready to help you select the loan product that best meets your needs.

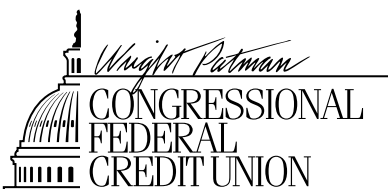
|   |  |
|---|--|
| ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES          | Visa Platinum with Rewards, Visa Platinum, Student Visa: A <b>4.90%</b> introductory rate APR for all purchases for the first six cycles. On the 7th cycle, the rate will convert to <b>8.50%</b> APR. |
| OTHER APRS  | Balance Transfer APR for Platinum: <b>8.50%</b><br>Cash Advance APR for Platinum: <b>8.50%</b>   |
| GRACE PERIOD FOR REPAYMENT OF BALANCE FOR PURCHASES | 25 Days  |
| METHOD OF COMPUTING THE BALANCE FOR PURCHASES       | Average Daily Balance Method (Including new purchases)   |
| ANNUAL FEE  | Visa Platinum with Rewards: \$48<br>Visa Platinum and Student Platinum: None   |
| MINIMUM FINANCE CHARGE                              | None   |
| FOREIGN TRANSACTION FEE                             | 2% of the transaction amount   |
| TRANSACTION FEE FOR BALANCE TRANSFERS               | None, but interest accrues daily with no grace period  |
| LATE FEE  | \$30.00  |

To find out what may have changed since the above date, you may call us at (703) 934-8300, (800) 491-2328 or 6-3100 from Capitol Hill. We may change the above rate, fees and other cost information at any time in accordance with applicable laws and the Card Agreement that will be mailed with your credit card.

APR = Annual Percentage Rate. Credit limits are available from \$1,000 - \$35,000. Terms and rates are subject to change. Approval is subject to income requirements and credit review. Promotions are subject to end or end early without notice.

### All of our Visa® Platinum Cards offer:

- \* NO convenience check fee
- \* NO balance transfer fee
- \* \$1,000,000 Travel Accident Insurance
- \* Auto Rental Collision Damage Waiver
- \* Personal Identity Theft Protection
- \* Travel and Emergency Assistance Services
- \* Warranty Manager Service



The Capitol | Ford HOB | Longworth HOB | Rayburn HOB | Oakton, Virginia  
 From Capitol Hill, 6-3100 | (800) 491-2328 | (703) 934-8300

[www.CongressionalFCU.org](http://www.CongressionalFCU.org)

VCCD0110