



1220 County Center Drive W.
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(248) 332-9171
(248) 332-5010 FAX

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Waterford MI 48329
(248) 623-9855
(248) 623-9811 FAX
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1375 N. Oakland Blvd.
Waterford MI 48327
(248) 886-0144
(248) 886-0164

Unsecured Loan	\$ _____	Visa	\$ _____
Secured Loan	\$ _____	Visa Limit Increase	\$ _____
Overdraft Line of Credit	\$ _____	MasterCard	\$ _____
Overdraft Line of Credit Increase	\$ _____	MasterCard Limit Increase	\$ _____
		Visa Gold	\$ _____
		Visa Gold Increase	\$ _____

Purpose _____

Individual Spouse Guarantor Co-Applicant

Member's Name	CU Acct. No.	Name	CU Acct. No.
Current Address	Years There?	Current Address	Years There?
City,State,Zip		City,State,Zip	
Home Phone ()	Social Security #	Home Phone ()	Social Security #
Driver's License Number	Birth Date	Driver's License Number	Birth Date
Employer's Name	Hire Date	Employer's Name	Hire Date
Work Phone ()	Position	Work Phone ()	Position
Gross Monthly Income \$	Other Income	Gross Monthly Income \$	Other Income
Rent/Mortgage Payment \$ _____	Source of Other Income _____	Rent/Mortgage Payment \$ _____	Source of Other Income _____

I authorize the credit union to make inquiries pertaining to employment, credit standing, and financial responsibility.

Member's Signature	Other Signature
Date	Date

VISA/MASTER CARD DISCLOSURE	Annual Percentage Rate for Purchases	Grace Period for Repayment of the Balance for Purchases	Method of Computing the Balance for Purchases	Annual Fees	Minimum Finance Charge	Late Payment Fee
	14.76%	25 DAYS	Average Daily Balance Including New Purchases	NONE	NONE	6% of Payment Due Not to Exceed \$15 Nor Less than \$1

VISA GOLD DISCLOSURE	Annual Percentage Rate for Purchases	Grace Period for Repayment of the Balance for Purchases	Method of Computing the Balance for Purchases	Annual Fees	Minimum Finance Charge	Late Payment Fee
	4.5% Over Prime	25 DAYS	Average Daily Balance Including New Purchases	NONE	NONE	6% of Payment Due Not to Exceed \$15 Nor Less than \$1 Overlimit Fee \$15

For Credit Union Use Only:

Approved Reason for Rejection/Counter Offer _____
 Rejected
 Counter Offer
 Credit Limit/Loan Amount \$ _____ MSO/Credit Committee