MasterCard Application *(see disclosure on reverse)*

Amount of credit requested: $_____ **Rewards (circle one) Yes No**

TELL US ABOUT YOURSELF

Full Name	GenFed Member Number	Phone Number	Email Address
Current Street Address	How long? ____ Yrs. ____ Mos.	City, State, Zip	☐ Rent ☐ Own
Social Security Number	Date of Birth		

PLEASE TELL US ABOUT YOUR JOB

Present Employer		Start Date	Employer's Phone Number
Current Position	Gross Monthly/Yearly Income	Other Income and Source	

CURRET CREDIT OBLIGATIONS

List all outstanding debts that you owe and include all business debts. Attach additional sheet if necessary.

Rent/Mortgage Payment	Other Debt/Obligations

JOINT APPLICATION INFORMATION

☐ Same as applicant

Full Name	GenFed Member Number	Phone Number	Email Address
Current Street Address	How long? ____ Yrs. ____ Mos.	City, State, Zip	☐ Rent ☐ Own
Social Security Number	Date of Birth		
Present Employer		Start Date	Employer's Phone Number
Current Position	Gross Monthly/Yearly Income	Other Income and Source	
Rent/Mortgage Payment		Other Debt/Obligations	

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. I/we hereby authorize you to obtain a consumer report or reports to be used in connection with this application and to obtain further credit information from any of the persons or firms set forth in this application and agree that credit references or verification may be given based on inquiries from other parties. Recognizing that the statements made in this application will be relied upon by you in determining whether credit will be issued to me, I/we understand and agree that any card(s) issued as a result of this application shall be in accordance with, and agree to be bound by the Cardholder Terms, Conditions, Disclosure Statement and Agreement, a copy of which will be mailed to the applicant if this application is granted (and those which shall be issued from time to time).

I/we give GenFed Financial a security interest in all funds now or hereafter in the deposit accounts I/we have listed at the top of this page (except IRA), and I/we grant the Credit Union a purchase money security interest in all items purchased with my/our MasterCard, and if I/we default under the terms of this Agreement, I/we authorize GenFed Financial to apply such funds to the payment of my/our credit card indebtedness. Also, if I/we have other loans with you, now or in the future, collateral securing those loans may also secure my/our MasterCard Credit Card Account obligations. Deposits in any IRA or Keogh account, my/our household goods (other than purchase-money credit card transactions) and my primary residence are not subject to this security interest unless I expressly agree otherwise. Receipt and acceptance of such terms, conditions and disclosure statements and agreements to be conclusively presumed by applicants use of card(s). If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. I/we give GenFed a security interest in all funds now or hereafter in the deposit accounts I/we have with GenFed (except IRA), and if I/we default under the terms of this Agreement, I/we authorize GenFed to apply such funds to the payment of Cardholder's credit card indebtedness. (All persons requesting a card must sign and be contractually liable.)

Initials: **X** _____

☐ Interested in debt protection for unexpected job loss, disability or death? Check here.

Applicant's Signature **X**	Date	Joint Applicant's Signature **X**	Date

FOR OFFICE USE ONLY: ☐ Platinum ☐ Platinum Rewards ☐ Clean Start ☐ Share-Secured ☐ Credit Builder

Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	12-Month Introductory Period	Platinum	Platinum Rewards
	0.00%	**16.00%**	**18.00%**
	for the first 12 months, then...	This APR will vary with the market based on the Prime Rate and is accurate as of 9/16/26.	
APR for Balance Transfers	**2.99%**	**16.00%**	**18.00%**
	for the first 12 months, then...	This APR will vary with the market based on the Prime Rate and is accurate as of 9/16/26.	
APR for Cash Advances	**2.99%**	**16.00%**	**18.00%**
	for the first 12 months, then...	This APR will vary with the market based on the Prime Rate and is accurate as of 9/16/26.	
Penalty APR and When it Applies	**None.**		
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for and using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore		
Fees			
Set-up and Maintenance Fees	**NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit you initially have available.** **You may still reject this plan provided that you have not yet used the account or paid a fee after receiving the billing statement. If you do reject the plan you are not responsible for any fees or charges.**		
Annual Fee	**None.**		
Account Set-up Fee	**None.**		
Participation Fee	**None.**		
Transaction Fees			
-Balance Transfer	**Either $5 or 3% of the amount of each balance transfer, whichever is greater for the first 12 months and then none following introductory period.**		
-Cash Advance	**Either $5 or 3% of the amount of each cash advance, whichever is greater**		
-Foreign Transaction	**1% of each transaction in US dollars**		
Penalty Fees			
-Late Payment	**$29**		
-Over-the-Credit-Limit	**None.**		
-Returned Payment	**$20**		
Other Fees			
-Temporary Credit Increase	**$8**		
-Pay by Phone	**$5**		

How We Will Calculate Your Balance: We use a method called 'average daily balance (including new purchases).' See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.