

To Apply:

1. Must be a current member of First Watch FCU or qualify for membership.
2. Complete the following application and submit with proof of income.
3. We will accept a recent paystub or two years of tax returns for self-employed/commission borrowers.
4. Based on your creditworthiness and income, you will be placed in the lowest interest rate card for which you qualify.

If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D.

Check If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information in B about the joint
 Appropriate applicant or user.
 Box

We intend to apply for joint credit: _____
Applicant
Co-Applicant

If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Requested Credit Limit: _____ **Member Number:** _____

SECTION A - INFORMATION REGARDING APPLICANT

Full Name:		Birthdate: / /	
Home Phone:	Cell Phone:	Mother's Maiden Name:	
Present Street Address:			Years There:
City:		State:	Zip:
Social Security Number:		Driver's License No.:	
Previous Street Address:			Years There:
City:		State:	Zip:
Present Employer:	Years There:	Telephone:	
Position or Title:		Name of Supervisor:	
Previous Employer:			Years There:
Present gross salary or commission: \$ _____ Per _____		No. Dependents:	Ages:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

Other Income: \$ _____ Per _____	Source(s) of other income:
Is any income listed in this Section likely to be reduced in the next two years? Yes (Explain in detail on separate sheet) <input type="checkbox"/> No <input type="checkbox"/>	

Checking Account No.:	Institution:	No
Savings Account No.:	Institution:	
Name of nearest relative not living with you:		Telephone:
Relationship:	Address:	

SECTION B - INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name:		Birthdate: / /	
Home Phone:	Cell Phone:	Mother's Maiden Name:	
Present Street Address:			Years There:
City:		State:	Zip:
Social Security Number:		Driver's License No.:	
Previous Street Address:			Years There:
City:		State:	Zip:
Present Employer:	Years There:	Telephone:	
Position or Title:		Name of Supervisor:	
Previous Employer:			Years There:
Present gross salary or commission: \$ _____ Per _____		No. Dependents:	Ages:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

Other Income: \$ _____ Per _____	Source(s) of other income:
Is any income listed in this Section likely to be reduced in the next two years? Yes (Explain in detail on a separate sheet) <input type="checkbox"/> No <input type="checkbox"/>	

Checking Account No.:	Institution:
Savings Account No.:	Institution:
Name of nearest relative not living with you:	
Relationship:	Address:
Telephone:	

SECTION C - MARITAL STATUS (Do not complete if this is an application for an individual account.)

Applicant: Married Separated Unmarried (including single, divorced and widowed)
 Other Party: Married Separated Unmarried (including single, divorced and widowed)

SECTION D - DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payment	Past Due? Yes/No
1 (Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$ (Omit Rent)	\$ (Omit Rent)		
2						
3						
4						
5						
6						
Total Debts			\$	\$	\$	

Have you declared bankruptcy in the last 14 years? Yes No If "yes" where? _____ Year _____

Other Obligations - (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This Statement is submitted to obtain credit and I hereby request the issuance of a credit card in accordance with the terms and conditions set forth in the Cardholder Agreement. Everything I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and answer questions about its credit experience with me. Additional reports may be requested in connection with this application for any renewals, updates or extensions of any new credit extended as a result of this application. If a credit card is issued and you use the card or authorize its use, you agree to be bound by the terms and conditions of the Cardholder Agreement that you receive upon approval.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Pledge of Shares (both signatures required for Joint)

This application is not considered complete unless the Pledge of Shares Agreement is signed.

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENSIONS MADE UNDER THIS AGREEMENT. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF ANY CARD WHICH YOU MAY USE, DIRECTLY OR INDIRECTLY, TO OBTAIN EXTENSIONS OF CREDIT UNDER THIS AGREEMENT. Shares and deposits in an Individual Retirement Account or 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 are giving.

Additional Security: If you have other loans with us, now or in the future, collateral securing those loans may also secure your obligations under this Agreement. Please read any security agreement you sign in order to determine if the collateral also secures your obligations under this Agreement and other agreements you have with us.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

CREDIT UNION USE ONLY

Approved Declined Counteroffer: _____
 CREDIT LIMIT: _____ Platinum Classic Solutions Solutions (Shared Secure)
 Card Number: _____ # of Plastics: _____
 Loan Officer Signature: _____ Date: _____

Cardholder Agreement



Defined terms—The following terms have defined meanings in this agreement: “Account” means the credit Account regulated by this agreement, “Card” means the plastic cards issued under this agreement, including the numbers printed on these plastic cards; “we,” “us” and “our” mean the financial institution appearing on the face of a Card; “you” and “your” mean anyone who signs an application for this Account or is a guarantor of this Account; and “Approval Letter” means our letter to you approving your application and describing some of the terms of the Account (the “Approval Letter” which is part of the agreement).

By signing, using or activating a Card, you accept the terms and conditions of this agreement and of the Approval Letter. If any provision of this agreement is determined to be unlawful, the rest of the agreement will stand and the unlawful provision will be deemed amended to conform to applicable law. All Cards are our property and must be returned to us immediately according to our instructions, and we may repossess a Card at any time in our sole discretion.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	Your standard non-variable APR will be 9.90% APR* for Platinum, or 12.90% APR* for Classic, or 13.90% APR* for Solutions. The APR you receive is based on your creditworthiness
Annual Percentage Rate (APR) for Cash Advances	9.90% to 13.90% APR* The APR you receive is based on your creditworthiness
Penalty Pricing and When It Applies	None
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00
Paying Interest	Your due date is at least 25 days after the close date of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<ul style="list-style-type: none"> • None • None • 1% of each transaction where the merchant country differs from the country of the card issuer
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-The-Credit Limit 	<ul style="list-style-type: none"> • Up to \$20 • Up to \$15 • None
Other Fees <ul style="list-style-type: none"> • Research Fee • Card Replacement Fee 	<ul style="list-style-type: none"> • \$20 • \$10 per card

1. Promise to pay—You agree to pay us the total amount of purchases, cash advances, finance charges or other fees or charges which arise from use of a Card by you or any other person, unless the other person does not have actual, implied, or apparent authority for such use and you receive no personal benefit from the use. You agree to be jointly and severally liable with anyone else who has made the same promise.

2. Credit limit—Your credit limit is stated on the credit card carrier, as well as on your monthly statement. You promise to make purchases and cash advances only up to your credit limit. Your promise to pay continues to apply even if the amount due exceeds your credit limit. Obtaining credit in excess of your credit limit does not increase your credit limit. We can change your credit limit at any time to any amount (including zero). We will state the new credit limit on your next monthly statement.

3. Purchases and cash advances—You may use your Card, up to your credit limit, to buy or lease goods, services or insurance wherever the Card is honored. You may also use your Card to get a cash advance from participating financial institutions. However, you agree not to use your Card for any transaction that is illegal under applicable federal, state or local law, and you understand that any such use will constitute an event of default under this agreement. We are not responsible for the refusal of anyone to honor your Card.

4. Monthly statements—We will send you a statement at the end of each billing cycle in which the Account has a balance. The due date for your payment will be 25 days after the last day covered by the statement.

5. Payments—You agree to make the minimum monthly payments that are described in the Approval Letter, and to make all payments on this Account at the address specified on your monthly statement. We may accept late payments, partial payments, post-dated checks, or any form of payment containing a restrictive endorsement, without losing any of our rights under this agreement. Our acceptance of checks or money orders labeled “payment in full” or words to that effect, will not constitute an accord and satisfaction nor a waiver of any rights we have to receive full payment.

6. Balance Computation Method—We figure the interest charge on your account by applying the periodic rate, as stated in the enclosed disclosure table, to the “average daily balance” of your account. To get the “average daily balance” we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the “average daily balance.”

7. Cash advance fee—Cash advances are subject to the cash advance fee stated in the enclosed disclosure table. The cash advance fee is a finance charge and is imposed on the date of the cash advance. Interest does not accumulate on this fee. The following transactions will be treated as cash advances:

- Using your Card to obtain cash from a participating Automated Teller Machine (“ATM”);
- Using your Card to obtain cash from a participating financial institution;
- Using a convenience check drawn on the Account;
- Obtaining money orders, travelers checks, foreign currency, lottery tickets, casino chips, vouchers redeemable for cash or similar items;
- Balance Transfers, if identified as cash advances on your Approval Letter

8. Annual fee—The annual fee, if there is one, on the Account is stated in the enclosed disclosure table. The annual fee is payable whether or not you use the Card.

9. Liability for unauthorized use—You may be liable for the unauthorized use of your Card, whether due to loss or theft of a Card or another reason. You will not be liable for unauthorized use that occurs after you notify us orally by calling 1-800-234-5354 or you notify us in writing by mailing the notice to P.O. Box 10409, Des Moines, IA 50306-0409. In any case, your liability will not exceed \$50.

10. Default—You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You also will be in default if you violate any other provision of this agreement and such violation materially impairs the prospect of you paying the amount due on the Account. Upon default, we may demand immediate payment of the entire amount due on the Account and we may enforce our right to this payment as permitted by law.

11. International transactions—When you use your Card for a transaction denominated in a currency other than U.S. dollars, the transaction amount will be converted into U.S. dollars by applying an exchange rate selected by the Card Association from among the range of rates available in wholesale currency markets or the government-mandated rate on the date the transaction is processed. The rate chosen may vary from the rate the Card Association itself receives. When you use your Card in a transaction outside of the United States to make a purchase, obtain a cash advance, obtain a credit voucher, or reverse any of these transactions, a finance charge equal to one percent of the amount of the transaction (expressed as a positive number) will be assessed against your Account. The foreign transaction fee is imposed on the date of the transaction. Interest does not accrue on the foreign transaction fee. “Card Association” means either VISA International or MasterCard International.

12. Credit information—You authorize us to investigate your credit standing when opening, renewing or reviewing your Account, and you authorize us to disclose information regarding your Account to credit bureaus and other creditors who may inquire of us about your credit standing.

13. Other fees—The following charges will be charged to your Account as appropriate:

A. Late and returned payment fees.

The following charges may be imposed, if applicable:

- Late Payment Fee: A late payment fee, in the amount indicated in the enclosed disclosure table, may be imposed if the required minimum payment due is not received by the due date listed on the monthly periodic statement.
- Returned Payment Fee: A returned payment fee, in the amount indicated in the enclosed disclosure table, may be imposed if your payment is returned for any reason.

B. Replacement Cards, copies, and special services.

We may charge you a reasonable fee for issuing replacement cards, expediting delivery of your card, an expedited payment method using a service representative, providing photocopies and reprints that you request, and other special services as allowed by law.

14. Amendments—We may amend or cancel this agreement at any time by getting your consent as provided by law or by giving you a notice of the amendments. Cards are property of the Financial Institution and must be returned at our request.

YOUR BILLING RIGHTS:
KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

First Watch Federal Credit Union
Attn: Credit Card Services
1118 Pine Street
Abilene, TX 79601

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.
(Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

First Watch Federal Credit Union
Attn: Credit Card Services
1118 Pine Street
Abilene, TX 79601

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.