



P.O. Box 24117
Nashville, TN 37202-4117
Phone: (615) 687-4801
www.enbrightcu.com



CREDIT CARD APPLICATION

Date	Account Number
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APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account, but you must list your spouse's information on this application.
Type of Credit. Check the type of credit for which you wish to apply.

- Individual credit -- If you are applying for individual credit, complete the Applicant section.
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: X X

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; or (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico).

You understand that by using the credit card ("card"), or allowing another to use the card; you agree that such use constitutes your acknowledgment, receipt and agreement to the terms and conditions of the credit card agreement provided to you in connection with the card or credit line. Refer to the separate table that includes required credit card disclosures being furnished with this Application. To obtain any change in the required information since it was printed, please call us at 615-687-4801 or write to us at the address stated on this Application.

Select Card Choice: Visa Platinum Visa Gold Visa Classic Visa Secured

Credit Limit Requested	No. of Cards	Authorized User Name
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APPLICANT SPOUSE CO-APPLICANT GUARANTOR

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed) Domestic Partner

APPLICANT NAME			SPOUSE/CO-APPLICANT NAME		
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	CELL PHONE	MOTHER'S MAIDEN NAME	HOME PHONE NO.	CELL PHONE	MOTHER'S MAIDEN NAME
E-MAIL ADDRESS			E-MAIL ADDRESS		
CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE	CURRENT STREET ADDRESS (Street/City/State/Zip)		SINCE
		DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT			DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
PERSONAL REFERENCE (Name and Address)		RELATIONSHIP	PERSONAL REFERENCE (Name and Address)		RELATIONSHIP
		PHONE NO.			PHONE NO.

EMPLOYMENT & INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

EMPLOYER (Name and Address)		HIRE DATE	EMPLOYER (Name and Address)		HIRE DATE
		WORK PHONE NO.			WORK PHONE NO.
MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	SOURCE	MONTHLY GROSS INCOME	OTHER MONTHLY INCOME	SOURCE
\$	\$		\$	\$	

OTHER INCOME You need not list income from Alimony, Child Support or Separate Maintenance unless you wish it considered for purposes of granting this credit. If you have any other sources of income or factors you would like us to consider when making our decision, please complete the following information.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME	SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
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SIGNATURES – Are you currently on active military duty? Yes No

You promise that the information stated in this Credit Card Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: 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. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

You understand and agree that if your application is approved and by using the credit card ("card"), or allowing another to use the card, you are contractually obligated by the terms and conditions of the Credit Card Agreement provided to you in conjunction with your card.

CONSENSUAL SECURITY INTEREST: If your application for a Credit Card is approved, you acknowledge that the granting of a security interest in your share accounts is a condition of the approval of a Credit Card Account. By signing below, you pledge and grant a security interest to the Credit Union in all individual and joint share accounts you have with the Credit Union now and in the future to secure your Account. You authorize the Credit Union to apply the balance in these share account(s) to pay any amounts due under your Credit Card Agreement and Disclosure if your account is ever in default without further notice to you. You are not giving a security interest in any shares or funds in any IRA, SEP, Keogh, or any other share account which, if pledged, would result in the loss of special tax treatment under the Internal Revenue Code.

You understand that if you go over your limit, you will be charged a fee as stated in the Credit Card Solicitation Disclosure included with this application. You must check one of the boxes below and initial. You want to authorize the Credit Union at its discretion to honor transactions that exceed your credit limit: Yes No Initials X

<u> X </u>	Date	<u> X </u>	Date
Applicant		Spouse/Co-Applicant/Guarantor	

Credit Union Use Only

Approved Yes No, Reason _____ No. of Cards: _____ Credit Limit: _____ Visa Account #: _____
 If no, ECOA Notice and reason for Rejection sent or delivered on _____ Loan Officer Signature _____ Date _____



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CREDIT CARD SOLICITATION DISCLOSURE

THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of **August 15, 2019**. The information may have changed after that date. To find out what may have changed call us at 615-687-4801 or write to us at P.O. Box 24117, Nashville, TN 37202-4117. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	Visa Platinum – 9.99% to 10.99% when you open your account, based on your creditworthiness. Visa Gold – 11.99% to 12.99% when you open your account, based on your creditworthiness. Visa Classic – 14.99 to 16.99% when you open your account, based on your creditworthiness. Visa Secured- 18.99% when you open your account, based on your creditworthiness
ANNUAL PERCENTAGE RATE (APR) for Balance Transfers	Visa Platinum – 9.99% to 10.99% when you open your account, based on your creditworthiness. Visa Gold – 11.99% to 12.99% when you open your account, based on your creditworthiness. Visa Classic – 14.99 to 16.99% when you open your account, based on your creditworthiness. Visa Secured- 18.99% when you open your account, based on your creditworthiness
ANNUAL PERCENTAGE RATE (APR) for Cash Advances	Visa Platinum – 9.99% to 10.99% when you open your account, based on your creditworthiness. Visa Gold – 11.99% to 12.99% when you open your account, based on your creditworthiness. Visa Classic – 14.99 to 16.99% when you open your account, based on your creditworthiness. Visa Secured- 18.99% when you open your account, based on your creditworthiness
How to Avoid Paying Interest	Your due date is at least 25 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.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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
Penalty Fees	
• Late Payment	Up to \$25.00
• Return Payment	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."