

CREDIT CARD APPLICATION
FOR UNITED METHODIST CHURCHES WITHIN THE WEST OHIO CONFERENCE



ACCOUNT INFORMATION	
Church Name	Tax Identification Number
Street Address City State Zip	Phone ()
Name of Authorized Representative	Position
Special Requests	Account Number

AUTHORIZED CARD USERS			
Cardholder Name	Credit Limit Requested	Social Security Number	Date of Birth

I/We hereby certify everything stated in this application is correct to the best of my/our knowledge. I/We understand that you (West Ohio United Methodist Credit Union) will retain this application whether or not it is approved. You are authorized to check the credit history of the _____ United Methodist Church. I/We hereby authorize West Ohio United Methodist Credit Union (WOUMCU), or any Credit Bureau or other agency employed by WOUMCU, to investigate any references or statements or other data obtained from me from any other source whatsoever pertaining to the credit and financial responsibility of _____ United Methodist Church..

PLEASE SIGN HERE

THE UNDERSIGNED HEREBY PLEDGE, AS A CONDITION FOR OBTAINING A VISA ACCOUNT, ALL SHARES AND/OR DEPOSITS AND PAYMENTS AND EARNING THEREON WHICH THE CHURCH OR ORGANIZATION LISTED ABOVE THEN OR THEREAFTER MAY HAVE, WHETHER HELD INDIVIDUALLY, JOINTLY OR IN TRUST AS SECURITY FOR ANY AND ALL MONIES ADVANCED UNDER THIS PLAN AND INTEREST ACCRUED THERON AND AUTHORIZE THE CREDIT UNION, IN CASE OF DEFAULT TO APPLY SAME TO PAYMENT OF SAID OBLIGATION

APPLICANT **X** _____ APPLICANT **X** _____
 OFFICE HELD: _____ OFFICE HELD: _____

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worth customers and that credit-reporting agency maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law

Annual percentage rate for purchases	Grace period for repayment of the balance for purchase	Method of computing the balance for purchases and cash advances	Minimum Finance Charge	Transaction fee for purchases	Annual Fee	Late Fee	Over Limit Fee
6.9%	25 days	Average Daily Balance (including new purchases)	None	None	None	\$15	None

The information about costs of the card described in this application is accurate as of April 1, 2005. Thins information may have changed after that date. To find out what may have changed, call or write to us at the number below.

WEST OHIO UNITED METHODIST CREDIT UNION, 431 Ohio Pike, Suite 100 Cincinnati, OH 45255 1-800-373-1059.

“Supporting those who offer the Light of Christ”



VISA CREDIT CARD AGREEMENT AND DISCLOSURE STATEMENT

This Agreement and Disclosure Statement contains the terms and disclosures which apply to your VISA Credit Card Account ("account") with West Ohio United Methodist Credit Union, Inc. In this Agreement the words "you" and "your" mean each and all of those who agree to be bound by this Agreement; "Card" means the VISA credit card and any duplicates, renewals, or substitutions the Credit Union issues to you; "Account" means your VISA credit card line of credit account with the Credit Union, and "Credit Union" means the West Ohio United Methodist Credit Union or anyone to whom the Credit Union transfers this Agreement.

1. Using Your Account. If you are approved for an Account, the Credit Union will establish a line of credit for you and notify you of your credit limit. You agree that your credit limit is the maximum amount (purchases, cash advances, finance charges, plus "other charges") that you will have outstanding on your Account at any time. Each payment you make to your Account will restore your credit limit by the amount of the payment, unless you are over your credit limit. If you are over your credit limit, you must pay the amount you are over before payments will begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the Credit Union. The Credit Union has the right to reduce your credit limit, refuse to make an advance and/or terminate your Account at any time for any reason not prohibited by law.

2. Using Your Card. You may use your Card to make purchases from merchants and others who accept VISA Cards. In addition, you may obtain cash advances from the Credit Union and from other financial institutions that accept VISA Cards, and from some automated teller machines (ATMs). (Not all ATMs accept VISA Cards.) To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) that is issued to you for use with your Card.

3. Responsibility. You agree to pay all charges (purchases and cash advances) to your Account that are made by you or anyone whom you authorize to use your Account. You also agree to pay all finance charges and other charges added to your Account under the terms of this Agreement or another agreement you made with the Credit Union. If this is a joint Account, Section 17 below also applies to your Account.

4. Finance Charge. A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance of purchases shown on your monthly statement for the billing cycle during which such transactions are posted to your account within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance of purchases shown your monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the statement closing date (but not on Credit Purchases posted during the current billing period) and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance of purchases is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly

Periodic Rate of 0.0575%, which is an **ANNUAL PERCENTAGE RATE of 6.9%** to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by subtracting from the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. A Finance Charge will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will otherwise be calculated in the same manner as explained above for Credit Purchases.

5. Other Charges. The following other charges (fees) will be added to your Account, as applicable: a) Return Check Fee. If a check or share draft used to make a payment on your account is returned unpaid, you will be charged a fee of \$20.00 for each item returned. b) Document Copy Fee: You will be charged \$10.00 for each copy of a sales draft or statement that you request (except when the request is made in connection with a billing error made by the credit union).

6. Payments. Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or no later than 25 days from the statement closing date, whichever is later. If your statement says the payment is "Now Due," your payment is due no later than 25 days from the statement closing date. You may pay more frequently, pay more than the minimum payment or pay the Total New Balance in full. If you make extra or larger payments, you are still required to make at least the minimum payment each month your Account has a balance (other than a credit balance). The minimum payment is 2% of your Total New Balance, or \$17.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit. The Credit Union also has the right to demand immediate payment of any amount by which you are over your credit limit. Payment checks must be drawn on a financial institution or other entity domiciled in the United States. Otherwise posting of your payment will be delayed if presentment of a check on a non-United States domiciled financial institution or entity. The payment will not be credited to your account until the funds have been collected in United States dollars. You also agree to allow the Credit Union to debit your account for any collection and processing fees associated with handling this payment.

7. Payment Allocation. Subject to applicable law, your payments may be applied to what you owe the Credit Union in any manner the Credit Union chooses.

8. Security Interest. If you give the Credit Union a specific pledge of shares by signing a separate pledge of shares, your Account will be secured by your pledged shares. Collateral securing other loans you have with the Credit Union may also secure this loan, except that your home will never be considered as security for this Account, notwithstanding anything to the contrary in any other agreement.

9. 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 will be in default if you break any promise you make under this Agreement. You will be in default if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or credit update. You will also be in default if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe. When you are in default, the Credit Union has the right to demand immediate payment of your full Account balance without giving you notice. If immediate payment is demanded, you agree to continue paying finance charges, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security for your Account may be applied towards what you owe.

10. Liability For Unauthorized Use. You, the Cardholder, are not liable for any unauthorized transaction that is processed over the VISA Network after 4/4/00. You should notify the Credit Union immediately in the event your card is lost or stolen or upon your discovery of a transaction which is a result of fraudulent activity such as the unauthorized use of the account or the card. Cardholder agrees to notify us immediately, orally or in writing at West Ohio United Methodist Credit Union, 431 West Ohio Pike, Suite 100, Cincinnati, OH 45245, or by calling 1-800-373-1059, of the loss or theft or the unauthorized use of your credit card. The Credit Union reserves the right to impose liability on you, the Cardholder, if the Credit Union determines that you were negligent in the handling of the account or card. Illegal Use of Card. Any financial service provided by the Credit Union may only be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or breach of the contract and such service and/or other related services may be terminated at the discretion of the Credit Union. You agree to not use your card or allow your card to be used for any illegal transaction. You further agree, should illegal use occur, to waive the right to sue the Credit Union for such illegal activity directly or indirectly related to it. You also agree to indemnify and hold the Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use. Such illegal use includes but is not limited to gambling and any withdrawal of funds with the intent to conduct any illegal activity.

11. Changing or Terminating Your Account. The Credit Union may change the terms of this Agreement from time to time. Notice of any change will be given in accordance with applicable law. If permitted by law and specified in the notice to you, the change will apply to your existing Account balance as well as to future transactions. The Credit Union does not have to notify you in advance, however, if the change is necessary for security reasons. Notice to one account holder shall be considered notice to all holders of the account. Your use of the card subsequent to any notice will indicate your agreement to the amendments. Either you or the Credit Union may terminate this Agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay the Account balance plus any finance and other charges you owe under this Agreement. You are also responsible for all transactions made to your Account after termination, unless the transactions were unauthorized. The Card or Cards you receive remain the property of the Credit Union and you must recover and surrender to

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the Credit Union all Cards upon request or upon termination of this Agreement whether by you or the Credit Union. The Credit Union has the right to require you to pay your full Account balance at any time after your Account is terminated, whether it is terminated by you or the Credit Union. If this is a joint Account, Section 17 of this Agreement also applies to termination of the Account.



12. Credit Information. You authorize the Credit Union to investigate your credit standing when opening or reviewing your Account. You authorize the Credit Union to disclose information regarding your Account to credit bureaus and creditors who inquire about your credit standing.

13. Returns and Adjustments. Merchants and others who honor your Card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit slip which will be posted to your Account. If your credits and payments exceed what you owe the Credit Union, the amount will be applied against future purchases and cash advances. If the credit balance amount is \$1 or more, it will be refunded upon your written request or automatically after six months.

14. Additional Benefits/Card Enhancements. The Credit Union may from time to time offer additional services to your Account at no additional cost to you. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

15. Foreign Transactions. Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be determined in accordance with the operating regulations established by VISA International. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is generally either a government-mandated rate or the wholesale rate in effect the day before the transaction processing date, increased by 1 %. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

16. Merchant Disputes. The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider, and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you; or (b) your purchase cost more than \$50 and was made in your state or within 100 miles of your home.

17. Joint Accounts. If this is a joint Account, each person on the Account must sign the Agreement. Each of you will be individually and jointly responsible for paying all amounts owed under this Agreement. This means that the Credit Union can require anyone of you individually to repay the entire amount owed under this Agreement. Each of you authorizes the other(s) to make purchases or cash advances individually. Anyone of you may terminate the Account and the termination will be effective as to all of you.

18. Effect of Agreement. This Agreement is the contract which applies to all transactions on your Account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms.

19. No Waiver. The Credit Union can delay enforcing any of its rights any number of times without losing them.

20. Statements and Notices. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice sent to anyone of you will be considered notice to all.

21. Final Expression. This Agreement is the final expression terms and conditions of this VISA line of credit between you and the Credit Union: this written Agreement may not be contradicted by evidence of any alleged oral agreement.

22. Copy Received. You acknowledge that you have received of this Agreement.

23. Signature. By signing in the Signature area of the application form that was attached to this Agreement when you received it, you agree to the terms of this Agreement. You should detach this Agreement from the application and retain it for your records.

24. Transfer of Account. You cannot transfer or assign your account to any other person.

25. Governing Law. This Agreement shall be governed by the laws of the state of Ohio except to the extent where federal laws are applicable.

26. The Federal Equal Opportunity Act prohibits creditors from discriminating against any aspect of a credit transaction on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract); or because all or part of the applicant's income derives from many public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Bill If you think your bill is wrong, or if you need more information a transaction on your bill, write us on a separate sheet at the address on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are not sure about. If you have authorized us to pay your credit card bill automatically your savings or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice We must acknowledge your letter within 30 days, unless we corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply an unpaid amount against your credit limit. You do not have to pay questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a 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 property or services. There are two limitations on this right. (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service 04/01/2005

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