

At Transtar Federal Credit Union, we have the best that credit cards have to offer. With No ANNUAL FEES and low interest rates, our cards are smart money management. There's no bait and switch - just worldwide acceptance with generous credit limits. It's easy to apply - simply complete the application enclosed and drop it by our office or in the mail. You can also apply online at www.transtarfcu.org. We'll process your request and have your card ready in just a few weeks.

PLEASE PRINT Member Number: _____



PLEASE REFER TO THE BOTTOM OF THIS APPLICATION FOR IMPORTANT DISCLOSURES CONTAINING RATE, FEE AND OTHER COST INFORMATION CONCERNING THE CARD.

Last Name		First	Initial	Social Security Number		Driver License Number		Home Phone ()	
Street Address/City/State/Zip Code				<input type="checkbox"/> Own <input type="checkbox"/> Rent	\$ _____/Mo.	No. Of Dependents	Mother's Maiden Name	Date of Birth	
Present Employer			Address		Position	Start Date	Business Phone ()		
PROOF OF INCOME MAY BE REQUIRED	Monthly Salary or Wages Gross \$ Net \$		Other Income Source: Gross \$ Net \$		Notice: Alimony, Child Support Or Separate Maintenance Incomeed Not Be Revealed If You Do Not Wish To Have It Considered.			Have you been the subject of an order for relief under the Federal Bankruptcy Code or Adjudicated a Bankrupt under the Bankruptcy Code in the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Previous Employer			Address		Phone ()	Start Date	End Date	If we have questions about your application, please indicate your preferred contact <input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> phone ()	
Name and Address of Nearest Relative Not Living with You							Relationship	Phone ()	
JOINT/CO-APPLICANT: Last Name			First	Initial	Complete if You Live in a Community Property State (AZ, CA, ID, LA, NM, NV, TX, WA, WI) OR You are Relying on Joint Applicant's Income to Repay this Debt: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Social Security Number	Date of Birth	
Street Address/City/State/Zip Code				Home Phone ()		Driver License Number		Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	
Present Employer			Address		Position	Start Date	Business Phone ()		Mother's Maiden Name
PROOF OF INCOME MAY BE REQUIRED	Monthly Salary or Wages Gross Net		Other Income: Source Gross Net		Notice: Alimony, Child Support Or Separate Maintenance Incomeed Not Be Revealed If You Do Not Wish To Have It Considered.			Have you been the subject of an order for relief under the Federal Bankruptcy Code or Adjudicated a Bankrupt under the Bankruptcy Code in the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Credit References -List All Outstanding Accounts -Attach other sheets if necessary.

Rent or Mortgage	Name of Creditor	Account Number	Balance	Monthly Payment
Auto				
Other				

For Secured Cards Only I agree to use my share/savings account number _____ as security to obtain a Secured MasterCard. I understand that \$ _____ will be pledged as security for my credit card. I also understand that the Credit Union may transfer funds to pay off the balance if my MasterCard account is over the approved limit or past due.
Signature _____ Date _____

SECURITY INTEREST: I specifically grant the Credit Union a consensual security interest in all individual and joint accounts I have with the Credit Union now and in the future to secure all advances made under this Agreement. I understand that the granting of this security interest is a condition for the issuance of any card that I may use, directly or indirectly, to obtain extensions of credit under the Card Agreement. I authorize the Credit Union to apply amounts on deposit in these accounts to pay any amounts due under this agreement if I should default. 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. Collateral securing other loans with us may also secure payments for your account under this Agreement.

CERTIFICATION: Everything that I have stated in this application is true and correct to the best of my knowledge. The Credit Union is authorized to check my credit, verify my employment history, obtain a credit report and to answer questions about my credit experience with them. I understand that it may be a federal crime punishable by fine or imprisonment, or both, knowingly to make any false statements concerning any of the above facts as applicable under the provisions of the U. S. Criminal Code. I understand that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement, which I will receive before I become obligated under the plan. I agree to be responsible for all charges incurred according to the Card Agreement. I understand that the terms of my account are subject to change as provided by the Card Agreement.

AUTHORIZED SIGNERS: I, (Primary Cardholder), _____ hereby authorize the Credit Union to add _____ as an authorized signer on my credit card account. This authority is to remain in full force and effect until Transtar Federal Credit Union has received written notification from me of its termination in such time and in such manner to afford Transtar Federal Credit Union reasonable opportunity to act upon it.

Authorized Signer's Signature: _____ Date: _____

Applicant's Signature: _____ Joint Applicant's Signature: _____

For Credit Union Use Only	<input type="checkbox"/> APPROVED	Credit Card Limit: _____	No. of Cards Authorized : _____	Expiration Date: _____
Loan Officer Signature _____	<input type="checkbox"/> REJECTED	Comments: _____		
				Date: _____

FAIR CREDIT AND CHARGE CARD DISCLOSURES

MASTERCARD/VISA PLATINUM <small>Your fixed rate will vary based upon your personal credit history.</small>	Tier 1 Pricing	Tier 2 Pricing	Tier 3 Pricing	Tier 4 Pricing	Tier 5 Pricing	Tier 6 Pricing
ANNUAL PERCENTAGE RATE FOR PURCHASES	7.9%	8.9%	9.9%	11.9%	15.9%	17.9%
ANNUAL PERCENTAGE RATE FOR BALANCE TRANSFERS/ CASH ADVANCES	7.9%	8.9%	9.9%	11.9%	15.9%	17.9%
MASTERCARD/VISA CLASSIC ANNUAL PERCENTAGE RATE FOR PURCHASES/BALANCE TRANSFERS/CASH ADVANCES	11.9%	RETURN CHECK FEE ON ANY ACCOUNT: \$25				
ANNUAL FEE	None					
GRACE PERIOD FOR PURCHASES	25 Days					
BALANCE CALCULATION METHOD FOR PURCHASES	Average Daily Balance (including new purchases)					
TRANSACTION FEE FOR PURCHASES	None					
OVER CREDIT LIMIT FEE	\$20					
LATE PAYMENT FEE	5% after 10 days					

The information about the costs of the card described in this Application and Agreement is accurate as of March 2005. This information may have changed after that date. To find out what may have changed, write to us at Transtar Federal Credit Union, 12930 Northwest Freeway Houston TX 77040 or call (832) 201-0190 or (800) 256-5918. If you do not qualify for Tier 1 Pricing, you will be considered for Tier 2 Pricing. If you do not qualify for Tier 1 or Tier 2 Pricing, you will be considered for Tier 3 Pricing. If you do not qualify for Tier 1, Tier 2 or Tier 3 Pricing, you will be considered for Tier 4 Pricing. If you do not qualify for Tier 1, Tier 2, Tier 3 or Tier 4, you will be considered for Tier 5 Pricing. If you do not qualify for Tier 1, Tier 2, Tier 3, Tier 4 or Tier 5, you will be considered for Tier 6 Pricing. If, upon evaluation of your completed application and information provided to us by others, we find you do not meet the criteria, you may receive a different product or credit may not be extended.