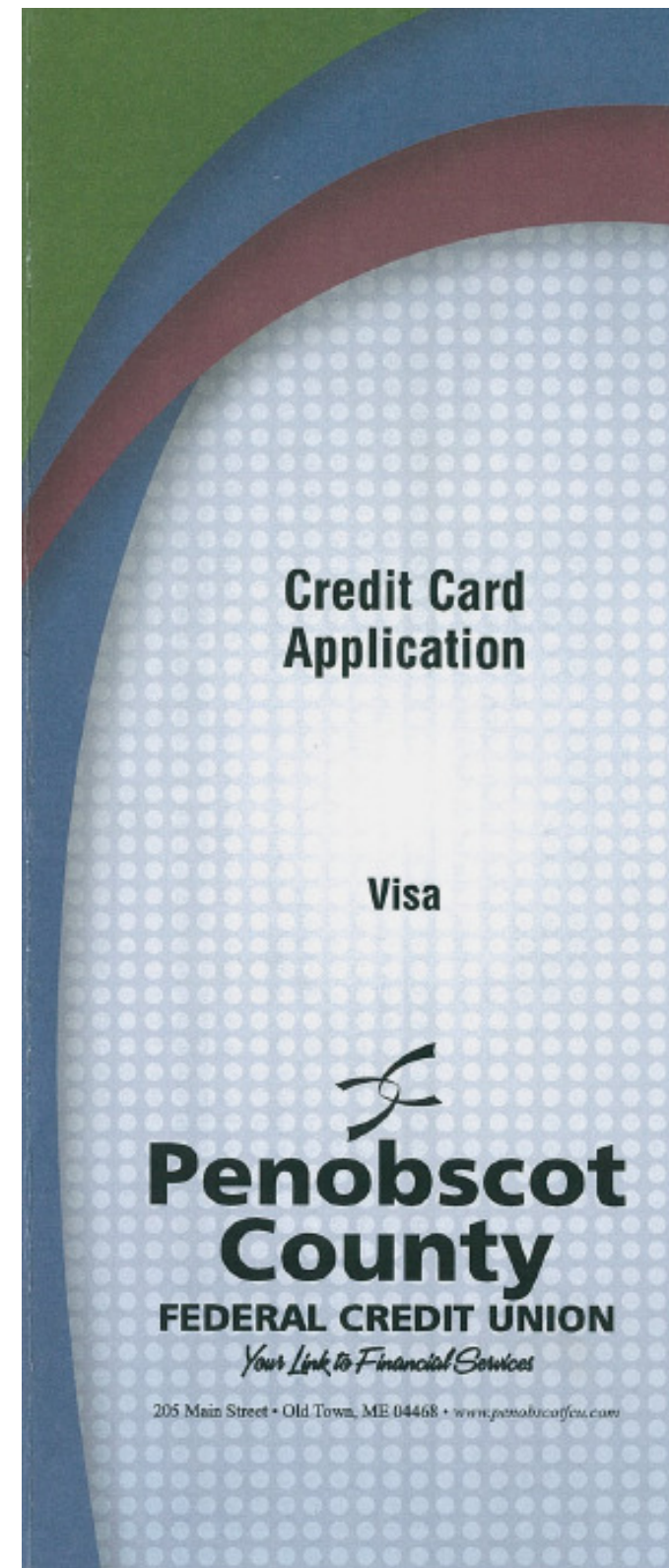


Please return completed Application to the address below in a stamped envelope.

Separate the Application and Solicitation Disclosure and retain for your records.

PENOBSCOT COUNTY
FEDERAL CREDIT UNION
205 MAIN STREET
OLD TOWN, ME 04468

**DO NOT MAIL
THIS FORM
WITHOUT AN
ENVELOPE**





**Penobscot
County**
FEDERAL CREDIT UNION
Your Life is Forward-Gliding

100 Main Street - First Floor, 3333 Belfast - www.penobscotfcu.com



A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, call us collect at (207) 827-3165.

Credit Card Application

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

- Individual Credit:** You must complete the Applicant section about yourself and the Other section about your spouse if: (1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.
- Joint Credit:** Each applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.

Guarantor: Complete the Other section if you are a guarantor on an account/loan. **Credit Limit Requested:** \$ _____

Applicant **Co-Applicant** **Spouse** **Other**

NAME (Last - First - Initial) _____ ACCOUNT NUMBER _____

DRIVERS LICENSE NUMBER / STATE _____ SOCIAL SECURITY NUMBER _____

E-MAIL ADDRESS _____

BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/EXT. _____

PRESENT ADDRESS (Street - City - State - Zip) _____ OWN RENT
 YEARS AT THIS ADDRESS _____

MORTGAGE/RENT OWED TO: _____

MORTGAGE BALANCE	MONTHLY PAYMENT	INTEREST RATE
\$ _____	\$ _____	% _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

Employment/Income _____ START DATE _____

NAME AND ADDRESS OF EMPLOYER _____

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME _____ OTHER INCOME _____
 \$ _____ PER _____ \$ _____ PER _____
 NET GROSS SOURCE

State Law Notices

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will

Signatures

- You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
- You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and 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 have given in your shares and deposits.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY _____ DATE _____

(SEAL) _____

APPLICANT'S SIGNATURE _____ DATE _____

FOR CREDIT UNION APPROVED NO. OF CARDS _____ CREDIT LIMIT \$ _____
 USE ONLY DECLINED CREDIT COMMITTEE OR LOAN OFFICER SIGNATURE _____ CREDIT CARD NUMBER _____