

Terms and Conditions

1. You promise that everything you have stated in this application is correct. You authorize Delta Community Credit Union ("Credit Union") to verify your employment and to obtain credit reports and copies of state issued Identifications in connection with your request for membership and/or credit and for any update, renewal or extension of the credit received. You understand the Credit Union will rely on the information in this application and your credit reports 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. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions and state chartered credit unions insured by the National Credit Union Administration. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

2. By signing below you acknowledge receipt of a copy of the Member/Savings Services Disclosures and Agreements and Disclosure Supplement, Funds Availability Policy, Electronic Fund Transfers Disclosure, Privacy and "Opt Out" Notification.

3. Residents of Wisconsin, Ohio and New York applying for credit cards are required to be informed of the following:

***Wisconsin Residents:** If you are a party to any marital agreement, unilateral statement or court decree under Wisconsin's Marital Property Act, the terms of that agreement will not affect our rights with respect to your credit card account, unless you provide us now with a copy of the agreement or give us now complete information about the agreement.

***Ohio Residents:** 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.

***New York Residents:** The Credit Union may at any time in the future obtain consumer credit reports to review the account. Upon request, the Credit Union must supply the name and address of the consumer reporting agency which gave the consumer report.

TIN Certification and Backup Withholding Information

By signing below, under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number or I am waiting for a number to be issued to me, and (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person (defined in the instructions).

Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of Applicant/Member _____ Date _____

Signature of Joint Owner _____ Date _____

Signature of Joint Owner _____ Date _____

Signatures required for all owners on the account.

For Credit Union Use Only

Primary Security Verification _____
Initials and User ID _____ Date _____

Joint Owner Security Verification _____
Initials and User ID _____ Date _____

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