

ACCOUNT #

A **\$5.00 minimum deposit** into your Spartan Saver is required to open your account.

SECTION A - APPLICANT INFORMATION

New Account Add Joint Party Add Checking Account

ELIGIBILITY: You must be eligible for membership to open an account.

- Faculty, staff, or student of MSU* or Cooley Law School
- MSU donor
- Attended or graduated from MSU
- Work on MSU campus and under control of school's governing bodies
- *MSU — Michigan State University

- Member of Michigan United Conservation Clubs
- Employee of Select Employee Group
- Immediate family member of eligible group
- Individual living in household of eligible group making up an economic unit
- Individuals who live, work, worship, attend school, or have a business located within Oakland, Genesee, Lapeer, Livingston, or Macomb counties

Are you a permanent resident of the U.S.? Yes No

Name First	Middle	Last	Permanent Mailing Address – Street & Apt.	<input type="checkbox"/> Own <input type="checkbox"/> Rent	City	State	ZIP
------------	--------	------	---	--	------	-------	-----

Mailing Address (If different than permanent) – Street & Apt.	<input type="checkbox"/> Own <input type="checkbox"/> Rent	City	State	ZIP
---	--	------	-------	-----

Mobile Phone	Other Phone	Email Address	If we have questions, what is the best way to contact you? <input type="checkbox"/> Phone <input type="checkbox"/> Email
--------------	-------------	---------------	---

Date of Birth	Social Security No.	Mother's Maiden Name	Driver's License/Passport or Other Documentation/ID	State of Issue	Date of Expiration
---------------	---------------------	----------------------	---	----------------	--------------------

Employer	Occupation	Date Employed
----------	------------	---------------

Joint Party Name First	Middle	Last	Mailing Address – Street & Apt.	City	State	ZIP
------------------------	--------	------	---------------------------------	------	-------	-----

Mobile Phone	Other Phone	Email Address
--------------	-------------	---------------

Date of Birth	Social Security No.	Mother's Maiden Name	Driver's License/Passport or Other Documentation/ID	State of Issue	Date of Expiration
---------------	---------------------	----------------------	---	----------------	--------------------

Employer	Occupation	Date Employed
----------	------------	---------------

2nd Joint Party Name First	Middle	Last	Mailing Address – Street & Apt.	City	State	ZIP
----------------------------	--------	------	---------------------------------	------	-------	-----

Mobile Phone	Other Phone	Email Address
--------------	-------------	---------------

Date of Birth	Social Security No.	Mother's Maiden Name	Driver's License/Passport or Other Documentation/ID	State of Issue	Date of Expiration
---------------	---------------------	----------------------	---	----------------	--------------------

Employer	Occupation	Date Employed
----------	------------	---------------

SECTION B DESIGNATION OF BENEFICIARY

Upon the death of the owner, or the last surviving owner if there is more than one, the funds covered by this agreement shall become the property of the beneficiary(ies) listed below who is/are are alive at that time. Each beneficiary shall have the power to withdraw his/her share of the remaining balance. No beneficiary shall have any right under any circumstances to change the terms and conditions of this agreement.

Full Name	Relationship	Address
Phone	Date of Birth	Social Security No. Percentage
Full Name	Relationship	Address
Phone	Date of Birth	Social Security No. Percentage

OPEN YOUR MSUFCU VISA CREDIT CARD

An MSUFCU Visa Credit Card is the ideal go-to card for everyday purchases. Plus, use your Visa for emergencies, or as a backup to protect your checking account from overdrafts. Choose the card that's right for you — get our lowest rate with MSUFCU's Platinum Visa, earn 1% cash back with MSUFCU's Platinum Plus Visa, or enjoy a VIP experience with MSUFCU's Visa Signature®.

Platinum



Whether shopping online, traveling across the country, or buying groceries, MSUFCU's Platinum Visa Credit Card offers a low rate and is accepted everywhere you see the Visa logo.

- **No annual or balance transfer fees¹**
- Zero fraud liability — If someone uses your card for unauthorized purchases, you won't have to pay for those charges.

Platinum Plus



Greater purchasing power is yours with MSUFCU's Platinum Plus Visa Credit Card — accepted everywhere you see the Visa logo. Earn **1% cash back** on every purchase, every time.² You may redeem your cash back at any time, for any amount, in a variety of ways.

- **1% cash back on all purchases**
- No international travel fees

Visa Signature



The MSUFCU Visa Signature Credit Card gives you even more cash back on the things you buy the most.³ Plus, you get instant access to VIP experiences and exclusive discounts.

- **3% cash back** on groceries
- **2% cash back** on gas, travel, and universities
- **1% cash back** on everything else
- No international travel fees

¹ A balance transfer is considered a cash advance. Interest will begin accruing the day of the transfer. ² Members will earn 1% cash back on all purchases. Cash back is not earned on tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Account must be in good standing to redeem cash back. Returns result in the loss of cash back equal to the amount returned. Negative cash back will be given if returns or credits exceed purchases. ³ Cardholders will earn the following cash back rewards: 3% on groceries; 2% on gas, travel (airlines, hotels, motels, resorts, taxi/limo, and car rentals) and universities (when making tuition payments to MSU using a credit card, a service fee of 2.2% will be charged by the university); and 1% on all other purchases for every one U.S. dollar in eligible net purchases made on their Visa Signature Credit Cards, rounded to the nearest whole dollar. Cash back is not earned on tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Account must be in good standing to redeem cash back. Returns result in the loss of cash back equal to amount returned. Negative cash back will be given if returns or credits exceed purchases. Certain restrictions, limitations, and exclusions apply. Visit msufcu.org for full terms and conditions.

SECTION C

MEMBERSHIP AND ACCOUNT AGREEMENT

I certify under penalty of perjury that the Taxpayer Identification Number (Social Security Number) given is correct, that I have not been notified by the IRS that I under-reported or failed to report interest or that the IRS has notified me that I am no longer subject to backup withholding. I am a U.S. person (including a U.S. resident alien with a completed W-8BEN). Please cross out any sections that do not apply.

By signing below, I/we hereby make application for membership in, and agree to abide by the bylaws and amendments of, Michigan State University Federal Credit Union. I/we acknowledge receiving a copy of the terms and conditions applicable to each deposit account or service that I/we open concurrently with this application and agree to be bound by those terms. I/we further understand and agree that I/we shall be bound by the terms and conditions of any other deposit account or service that I/we may later open. Any account opened in more than one name shall be a joint account with rights of survivorship. For any account on which I/we designate a beneficiary(ies), the account shall be deemed in my/our name(s) as trustee. I/we hereby authorize the Credit Union to check my/our credit and employment history(ies) and to answer questions about the Credit Union's credit experience with me/us.

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 you for your name, address, date of birth, and other information that will allow us to identify you. We may ask for your driver's license or other identifying documents.

Signature _____ Date _____
 Joint Party Signature _____ Date _____
 2nd Joint Party Signature _____ Date _____

By checking below, I/we agree to apply for/request the selected services:

TOTALLY GREEN CHECKING ACCOUNT Please note: **Totally Green Checking requires Visa Debit Card, eStatements/eNotices, ComputerLine® access, and direct deposit if available.** By selecting **Totally Green Checking**, I/we also select **eStatements** as my/our official account statement and agree that the **eStatement notification will be sent to the email address noted above.** I/we agree to open and read the **eStatement disclosure and confirmation that will be sent to the email address above.**

Classic Checking Account **Money Market Checking Account** **Visa Debit Card - # of Visa Debit Cards** _____
 eStatements **Visa eStatements** **Payment eNotices** **Transaction eNotices**

SECTION D

VISA APPLICATION

I/we hereby apply for an MSUFCU Visa Credit Card line of credit. In the event that the Visa Credit Card line-of-credit loan applied for is issued, I/we agree to read and comply with the terms of the Agreement and Truth-in-Lending Disclosure Statement that will be furnished with the card. I/we agree to retain such information for our records. Please issue a separate Visa Credit Card produced with each name printed. I/we hereby give authorization to my/our employer(s) to release any employment verification to the Credit Union.

I/we hereby authorize the Credit Union to check my/our credit and employment history and to answer any questions about the Credit Union's credit experience with me/us. I/we hereby grant the Credit Union a security interest in the Credit Union account listed above, and in any other accounts at the Credit Union which I/we own, except for Individual Retirement Accounts. I/we acknowledge that granting this security interest is a condition for the credit card account.

Please select the card style you would like to apply for:
 Platinum Platinum Plus
 Visa Signature

INCOME VERIFICATION

Employer		Occupation
Date Employed	Monthly Gross Pay	Mortgage/Rent Payment

Signed this _____ day of _____, _____

By affixing my signature to the application, I present this information truly and correctly to the best of my knowledge and for the purpose of obtaining credit from the Credit Union.

Signature _____

Joint Party Signature _____

2nd Joint Party Signature _____

Joint Party Initials 2nd Joint Party Initials

By placing my initials here, I agree that I am applying for a joint loan.

Visa eStatements **Check here to request information about MSUFCU Debt ProtectionSM**

INCOME VERIFICATION FOR APPLICANTS UNDER AGE 21

Job: \$ _____ / month (please fill out employer information)
 Financial aid: \$ _____ / month (scholarships, loans, grants, etc.)
 Parent support: \$ _____ / month
 If above equals zero and you are under age 21, you are required to have a parent/guardian joint party.

ISSUE CARDS TO THE FOLLOWING AUTHORIZED USERS: (PRINT NAMES)

1. _____
 2. _____
 3. _____

SECTION E

FOR OFFICE USE ONLY

Membership approval _____ Date _____
 Date approved _____ Account opened by (Employee ID #) _____



MSUFCU Platinum Visa Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.9% to 17.9% based on your creditworthiness
APRs for Balance Transfers	0% introductory APR for six (6) months from date of account opening. Rate then reverts to standard rate (9.9% to 17.9%), based on your creditworthiness.
APRs for Cash Advances	9.9% to 17.9% based on your creditworthiness
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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 www.consumerfinance.gov/learnmore
Fees	
Transaction Fees • International transaction and cash advance fees	1% for ATM transactions 3% for all other transactions calculated after the transaction has been converted to U.S. dollars
Penalty Fees • Late Payment	\$25 if the minimum payment due is \$25 or more; \$15 if the minimum payment due is \$15 to \$24.99; or \$0 if the minimum payment due is less than \$15
Other Fees • Returned Convenience Check	\$25

MSUFCU Platinum Plus and Visa Signature Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.9% to 17.9% based on your creditworthiness
APRs for Balance Transfers	13.9% to 17.9% based on your creditworthiness
APRs for Cash Advances	13.9% to 17.9% Platinum Plus 14.9% to 17.9% Visa Signature based on your creditworthiness
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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 www.consumerfinance.gov/learnmore
Fees	
Annual Fees	\$0 Platinum Plus \$0 for the first year; \$99 thereafter Visa Signature
Penalty Fees • Late Payment	\$25 if the minimum payment due is \$25 or more; \$15 if the minimum payment due is \$15 to \$24.99; or \$0 if the minimum payment due is less than \$15
Other Fees • Returned Convenience Check	\$25

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."
Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if your account becomes 60 days delinquent.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.