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UNIVERSITY OF MICHIGAN CREDIT UNION
MEMBER SERVICE PHONE CENTER
PO BOX 7850
ANN ARBOR MI 48107-9914



Carry your school pride with you wherever you go. The University of Michigan Credit Union (UMCU) is proud to offer the official Cleary University Alumni Association Visa Card. With a low interest rate of 9.99% Annual Percentage Rate, a cash back bonus of up to 1.05%, and no annual fee, it's the only card you'll ever need!

The Official Cleary University Alumni Association Visa Offers:

- Annual cash back bonus up to 1.05%
- No annual fee
- Balance transfer option
- Automatic payment transfer option
- Security of Visa's fraud protection and monitoring service
- Worldwide acceptance
- Auto rental insurance when a car is rented with the card
- Online account access

Number of Account Relationships	Cash Back Bonus
Four	1.05%
Three	.95%
Two	.85%
One	.75%
None	.65%

Relationships: checking account, UMCU loan, automatic transfer of Cleary University Alumni Association Visa payment, or \$5,000 on deposit in an IRA or Term Savings Account (TSA).

Apply today!

Complete the application and:

- Return to any UMCU branch
- Mail to Member Service Phone Center, P.O. Box 7850, Ann Arbor, MI 48107-7850
- Fax to 734-996-4522



Office Locations

E. William Branch
333 E. William
Located between Fifth Avenue and South Division
Ann Arbor, MI 48104

Eisenhower Branch & Drive-In
305 E. Eisenhower
At S. Main Street in Burlington III Office Center
Ann Arbor, MI 48108

Michigan Union Branch
530 S. State Street – Lower Level
Ann Arbor, MI 48109

North Campus Pierpont Commons Branch
2101 Bonisteel – Suite 1212
Ann Arbor, MI 48109

Plymouth Road Branch
2613 Plymouth Road – Traver Village Mall
Ann Arbor, MI 48105

University of Michigan – Dearborn Branch
4901 Evergreen Road – 1197 University Center
Dearborn, MI 48128

Jackson Road Branch & Drive-In
4440 Jackson Road
Ann Arbor, MI 48103

Important Phone Numbers

Member Service Phone Center: 734-662-8200
or 800-968-8628

TellerPhone: 734-662-2533 or 800-96-TOUCH

After Hours Lost/Stolen Visa: 800-991-4965

Cleary University Alumni Association

Visa Credit Card.



umcu.org
successful members everywhere

From: _____



Federally Insured by NCUA



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Visa Cleary University Alumni Association Disclosure for Applications (Effective November 19, 2012)

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	There is no penalty APR.
How to Avoid Paying Interest on Purchases	Your due date is at least 27 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire statement balance by the due date each month.
Minimum Interest Charge	There is no minimum interest charge.
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 http://www.consumerfinance.gov/learnmore

Fees	
Set-up and Maintenance Fees • Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction • Non-UMCU/Non-CO-OP Network ATM Transaction • Overdraft Protection	No charge for balance transfers. No charge for cash advances. 1% of each transaction amount in U.S. dollars. \$2.00 \$2.00
Penalty Fees • Late Payment • Over-the-Credit Limit	Up to \$35.00 None
Other Fees • Replacement Card • Sales Draft Copy • Statement Copy • Account Research • Expedited Phone Payment	\$5.00 for each card \$10.00 \$5.00 \$30.00 per hour \$10.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

The information about the cards described in the above disclosures was accurate as of 11-19-12. The information may have changed after that date. To find out what may have changed, write to us at University of Michigan Credit Union, P.O. Box 7850, Ann Arbor, Michigan 48107, or call us at 800-968-8628.



MEMBERSHIP AND CREDIT CARD APPLICATION

Amount Requested: _____

Section A - Primary Applicant Information		First Name	Middle	Last
Eligibility: You must be eligible for membership to open an account.		<input type="checkbox"/> Faculty, Staff, or Student of Cleary University <input type="checkbox"/> Cleary University Alumni		
Mailing Address – Street & Apt. No.		City, State, Zip		
Have you ever had an account or been a member of UMCU before?		Social Security #		
<input type="checkbox"/> No <input type="checkbox"/> Yes Acct. No.		Birthdate		
Email Address		Employer Address		Home/ Cell Phone
Gross Monthly Income		Additional Income		Source of Additional Income
Joint Applicant Information Mailing Address – Street & Apt. No.		First Name Middle Last City, State, Zip		
Social Security #		Birthdate		Home/ Cell Phone
I.D. Number/Type/Expiration Date		Employer		Employer Address
Gross Monthly Income		Additional Income		Source of additional income
		Rent or Own?		How long?
		Rent or Own?		How long?

Under penalties of perjury, I certify that:

- True False *I am exempt from 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 failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and*
- True False *I am a U.S. person, including a U.S. resident alien*

Certification Instructions. Check **False** for 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. Check **False** for item 3 above and complete a W-8 BEN if you are not a U.S. person.

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

X

Signature

Date

X Joint Party Signature

Date

FOR CREDIT UNION USE ONLY

Date of Membership _____ Opened by _____ Membership Verification _____ E-funds _____ OFAC _____

Section B

CREDIT CARD APPLICATION

I/We declare that all information in this application is true. I/We received the Disclosure for Applications. I/We authorize the University of Michigan Credit Union to request and obtain all credit and employment information necessary to process this application. I/We understand the Credit Union reserves the right to request additional information. I/We agree that all parties to this application will be jointly and severally liable for repayment of the entire debt.

By checking here, I/we hereby apply for a Membership and a Visa Credit Card.

X

Signature

Date

X Joint Party Signature

Date