

Annual Percentage Rate (APR) for purchases, balance transfers, and cash advances	How to avoid paying interest on purchases	Method of computing the balance for purchases	Annual Fee	Minimum Finance Charge	Transaction Fee	Balance Transfer Fee	Late Payment Fee  Over Limit Fee
9.90% No APR penalty	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest if you pay your entire balance by the due date each month.	We use a method called "Average Daily Balance" (Including new purchases.)	None	None	None	None	\$10 each

Over Limit Fee \$10/5 days.

Minimum Payment 5% / \$10.00.

Hours of Operation—Harlan Branch  
1414 Chatburn Ave Harlan, IA 51537

Phone: 712-755-3881

Fax: 712-755-5536

Lobby: Mon. Tues. Thurs. Fri. 8:30 a.m. —4:30 p.m.

Lobby Wed: 9:00 a.m.—4:30 p.m.

Lobby Sat: Closed

Drive-up: Mon. Tues. Thurs. Fri. 7:30 a.m.—5:00 p.m.

Drive-up Wed: 9:00 a.m.—5:00 p.m.

Drive-up Sat: 8:30—Noon

Hours of Operation—Avoca Branch

102 N Elm St Avoca, IA 51521

Phone: 712-307-6881

Fax: 712-307-6883

Lobby: Mon. Tues. Wed. Thurs. Fri. 8:30 a.m.—4:00 p.m.



[www.towncountrycu.com](http://www.towncountrycu.com)

Email: [customers@towncountrycu.com](mailto:customers@towncountrycu.com)

**MASTERCARD**



**Town & Country**  
CREDIT UNION

**9.9% APR**  
**MASTERCARD**

This is to be

- Individual
- Joint Account

# Town & Country Credit Union

## Application for MasterCard



APPLICANT (Please Print, Use Blue or Black Ink Only)									
Last		First		Initial	SSN			Date of Birth	
Street				City, State ZIP				How Long?	
No. of dependents including self: _____		Home Phone		Previous Address			How Long?		
Present Employer				How Long?		Employer's Address			
Position				Income Per Hour \$		Employer Phone			
Previous Employer				Previous Position		Previous Employer Address			
CO-APPLICANT (Complete this section only for a joint account.)									
Last		First		Initial	SSN			Date of Birth	
Street				City, State ZIP				How Long?	
No. of dependents including self: _____		Home Phone		Previous Address			How Long?		
Present Employer				How Long?		Employer's Address			
Position				Income Per Hour \$		Employer Phone			
Previous Employer				Previous Position		Previous Employer Address			
OTHER INCOME (Alimony, child support, or separate maintenance income need not be revealed if you do not want it considered as a basis of repayment.)									
Amount \$	Source	Name		Address			City, State ZIP		
Amount \$	Source	Name		Address			City, State ZIP		
CREDIT AND FINANCIAL REFERENCES									
Share Draft/Checking Acct. No		Financial Institution Name			Address			City, State, ZIP	
Share Draft/Checking Acct. No		Financial Institution Name			Address			City, State, ZIP	
Own	Buying	Rent	Mortgage Co or Landlord Name		Value	Balance	Payment/Rent \$		
Auto Loan Yes or No	Yr, Make, Model		Financial Institution Name			Balance	Payment \$		
List All Other Outstanding Financial Obligations (loans, charge cards, mortgages, contracts, etc.)									
Name & Address				Acct. #		Balance Due		Payment	
Is this your total obligation? Yes No If no, please attach a separate listing of additional debt.									
Have you ever filed for protection under bankruptcy? Yes No If yes, what month and year?									
APPLICANT									
PLEASE READ BEFORE SIGNING. This statement is submitted to obtain credit and I certify that all information herein is true and complete. I also authorize the Credit Union to conduct further investigation and obtain additional information concerning my credit reputation from all available sources from time to time. By using the card, applicant shall be deemed to have agreed to and accepted the terms and conditions of the Credit Card agreement, a copy of which will be mailed to applicant if this application is granted, receipt of such agreement and acceptance of such terms is conclusively by applicant's use of the card.									
Applicant Signature				Date		Co-Applicant Signature		Date	