

Platinum Preferred Credit Mastercard

Gerber FCU Platinum Preferred Credit MasterCard gives you the convenience and protection you deserve—and benefits that can help you get more out of life.

MORE CONVENIENCE

Shopping Convenience - You can use your new card to make purchases anywhere MasterCard is accepted (including stores, restaurants, internet merchants and gas stations).

Emergency Cash Access - You can use your card to get cash at more than 1 million ATMs worldwide that accept MasterCard, which can provide added convenience when you travel abroad.

Easy Record Keeping - All transactions made with your card are listed on your monthly account statement, plus you can view them in online banking.

BETTER PROTECTION

MasterCard Global Service™ - Provides around-the-clock assistance for your card-related questions such as reporting a Lost or Stolen Card, obtaining an Emergency Card Replacement or Emergency Cash Advance, finding an ATM location, and answering questions on your account.

MasterCard Zero Liability* - Protects you against unauthorized purchases on your card should your card be lost or stolen.

GREAT BENEFITS

Added Benefits - Along with Zero Liability and MasterCard Global Service,® your card also comes with MasterAssist™ Travel Assistance, Master RoadAssist,® and many more. Collision Damage Waiver, Lost & Damaged Luggage, Hotel Motel Burglary, Purchase Assurance and Worldwide Automatic Travel Accident and Baggage Delay Insurance.*

Satisfaction Guarantee - Provides up to \$250 per product, if you become dissatisfied with the product within 60 days of purchase and the merchant will not accept a return.

No Annual Fee - Specific details included on the Gerber FCU Platinum Preferred Credit MasterCard Line of Credit Agreement/ Security Agreement.

25 Day Grace Period - Incur no finance charges when you pay off the entire balance of purchases.

*Certain terms, conditions, and exclusions apply. Contact Gerber FCU for complete coverage terms and conditions or call 1-800-MC-ASSIST (1-800-622-7747) for assistance.

NOW WITH EMV CHIP TECHNOLOGY

Your new Gerber FCU Platinum Preferred Credit MasterCard will come with EMV chip-based technology that creates a unique code that makes card replication more difficult when used at a Chip enabled terminal. Visit www.gerberfcu.com to find out more about EMV technology.

SHOPPING MADE EASY

Apple Pay - Easily pay with your Gerber FCU debit and credit cards with just a touch. And because your card details are never shared by Apple when you use Apple Pay, making payments with your iPhone, Apple Watch, iPad, and Mac is a safe, private way to pay.

Google Pay - Use your Android phone, tablet or watch to pay! Just add your Gerber FCU debit and credit cards to Google Pay, and start shopping in stores, in apps, and online.

Online Wallets - Add your Gerber FCU debit and credit cards to your online shopping wallets and enjoy fast and easy checkouts!

Member Perks Rewards

Use your enrolled Gerber FCU Platinum Preferred Credit MasterCard whenever you check out in-person or online and earn points.* Earning doesn't get any easier!

EARN BONUS POINTS ONLINE

Start your shopping online through the ShopSPOT online links and earn up to 10x points!

REDEEM FOR GREAT REWARDS

Redeem your points online for gift cards, merchandise, travel rewards, green products or donate them to charity. You may also redeem by phone at (855) 55PERKS (855-557-3757).

IT'S FAST & EASY TO ENROLL

Visit www.gerberfcu.com and click 'Card Rewards.' You will need to provide the primary account holder's name, zip code and the last six digits of the card number.

REWARDS MEMBER SUPPORT

1-855-557-3757



*Please refer to the full terms and conditions online at <https://www.dreampoints.com/gerberfcu/terms.php#one> or see a rewards specialist. Redemption options are subject to change without prior notification. With an enrolled card, points are not earned on the following: tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, ATM withdrawals, debit card transactions that involve the use of a PIN number, or any fees including ATM fees and card-related charges posted to an enrolled card account, including late fees, over-limit fees, annual fees, and finance charges as outlined in the applicable Cardholder Agreement, except as otherwise permitted in special promotional offers. You will earn negative points if returns or credits exceed purchases. Net purchases are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle that includes Cardholder's Enrollment Date, minus any credits, returns, or other adjustments as reflected on monthly billing statements. Points expire 3 years from the date earned.

Get the card that's got you covered! Apply in online banking or complete this application and mail to us at PO BOX 116, Fremont, MI 49412 or return in-person to the nearest Gerber FCU branch.

Mailing Address: PO Box 116, Fremont, MI 49412

Local: (231) 924-4880 • **Toll Free:** (800) 338-3746

Fax: (231) 924-6686 • **Email:** memberservice@gerberfcu.com

Web: www.gerberfcu.com • **Locations** in Fremont & Newaygo



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Federally Insured by NCUA
Equal Housing Lender NMLS# 644136
Revision 6/20/2022 Marketing



Credit MasterCard



**You Deserve
The Prestige Of
Platinum Preferred!**



**GERBER FEDERAL
CREDIT UNION**

www.gerberfcu.com

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 Card Account: Individual Joint (See *Disclosure Table or Agreement for Terms*) Credit Limit Requested:

If Authorized Use, Name:

PAYMENT PROTECTION

Are you interested in having your loan protected? Yes No If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT	
NAME	
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS	EMAIL ADDRESS
BIRTHDATE	HOME PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street, City, State, Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street, City, State, Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)	

EMPLOYMENT/INCOME	
NAME AND ADDRESS OF EMPLOYER	
TITLE/GRADE	START DATE HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME (GROSS MONTHLY)	OTHER INCOME (GROSS MONTHLY)
\$ SOURCE:	\$ SOURCE:
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	TIME EMPLOYED YEARS MONTHS
REFERENCE	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP	HOME PHONE

OTHER APPLICANT <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER	
NAME	
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS	EMAIL ADDRESS
BIRTHDATE	HOME PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street, City, State, Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street, City, State, Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)	

EMPLOYMENT/INCOME	
NAME AND ADDRESS OF EMPLOYER	
TITLE/GRADE	START DATE HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME (GROSS MONTHLY)	OTHER INCOME (GROSS MONTHLY)
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MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	TIME EMPLOYED YEARS MONTHS
REFERENCE	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP	HOME PHONE

SIGNATURES

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. If you are applying for a credit card, 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.

APPLICANT SIGNATURE	(SEAL) DATE
OTHER SIGNATURE	(SEAL) DATE

TO BE COMPLETED BY GERBER FCU

Date:	<input type="checkbox"/> Approved	Approved Limits:	Signature	Other	Debt Ratio/Score Before After
	<input type="checkbox"/> Denied (Adverse Action Notice Sent)	\$	\$	\$	
Loan Officer Comments:					
Signature:	Date:				