



101 S. Barranca Ave. Covina, CA 91723

800.347.CCCU • F:626.915.1370 • info@myCCCU.com • myCCCU.com
Promo Code

IMPORTANT! Along with this application, please submit the following: Proof of your current student status (12 units or more) at a college, university or seminary. (A copy of: current Student ID, tuition receipt, current class schedule, current transcript or college acceptance letter for graduating high school students.)
FOR CREDIT UNION APPLICATION: Include proof of at least \$200.00 in monthly income. (Paystubs, parent support letter, etc.)

Member Eligibility (Check all that apply)

Christian Community Credit Union is a membership organization that provides financial services to help you manage your money in a God-honoring way. Your money is put to work in Kingdom-building projects. Membership is open to individuals, churches and ministries within the Christian community. You can be eligible for membership through family, faith or association.

- Family:** I am a relative of a Christian Community Credit Union member.
Name: _____ Relationship: _____ Phone: _____
- Faith:** I affirm the statement of faith below:
God loves us and created us to know Him. He has a wonderful plan for our lives. People are sinful and separated from God, so we cannot know Him or experience His love and plan. Jesus Christ is God's only provision for our sin. Through Him alone we can know God and experience His love and plan. I have received Jesus Christ as my Savior and Lord.
- Association:** I am a: Member Pastor Missionary Student/Alumnus Resident Board/Committee Member Employee Other
Of (Church/School/Organization): _____
Address: _____
City: _____ State: _____ Zip: _____ Phone: _____

- How did you hear about us? Family Church Friend School Work Mail Magazine Radio Newspaper Event/Presentation Newsletter Online eMail Other

Select Your Account

- Free Checking** \$ _____
\$100 minimum to open. You will receive a Visa Check Card. If you do not qualify, you may receive an ATM card.
- Advantage Savings** \$ _____
\$100 minimum to open. ATM Card? Yes No
- Platinum Rewards VI SA** (Must be 18 years or older to apply. See reverse side for terms and disclosures.)
If applying for a credit card only, a \$5.00 membership fee will be on your first statement.
0% APR Introductory Rate on Purchases¹ • Gives to Missions and Ministries • Earns CURewards Points (up to 10,000 Bonus Points)²
- Online Banking** (Account access online and by phone)
 Yes, sign me up and send access instructions. No, I'm not interested.
- Introductory Check Order**
 Add joint owner information. Add my phone number.

Information

Name		Middle Initial	Last Name		eMail	
Social Security Number			Date of Birth		Driver's License Number	
State Issued			Permanent Address (Include unit number. No P.O. Boxes.)		City	State
		Zip Code	Phone number			
Name of School		School Address		City	State	Zip Code
Phone Number		Monthly Housing Expense		Monthly Gross Income	Employer	Mother's Maiden Name
Joint Owner Name (If applicable)			Driver's License Number		State issued	Date of Birth
Social Security Number			Permanent Address (Include unit number. No P.O. Boxes.)		City	State
		Zip Code	Phone number			

- Residence: Rent Dorm Live with parents Other Send my mail to: Home School
Sources of income (check all that apply): Savings Summer Job Allowance Spouse Parents Wages Scholarship/Grants Loans

Beneficiary(ies)

In the event of my death, or if there is more than one owner of this account, in the event of death of all owners, the owner(s) hereby designate as my/our beneficiary(ies) to receive all sums in my/our account established.

Name/Organization		Social Security Number (if applicable)	
Street Address (Include unit number. No P.O. Boxes.)		City	State
		Zip Code	
Name/Organization		Social Security Number (if applicable)	
Street Address (Include unit number. No P.O. Boxes.)		City	State
		Zip Code	

Funding Options

<input type="checkbox"/> Electronic Fund Transfer (from another financial institution) (\$5,200 maximum)	Name of Financial Institution	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
	Account Number	Routing and Transit Number

Check enclosed (Drawn from another financial institution and payable to your name)

Notice to Applicant: The following applies if you are not already a member of Christian Community Credit Union. I hereby apply for membership in Christian Community Credit Union with this application: I certify that I qualify for membership based on the relationship stated above and/or based on the membership eligibility form. I understand that any new account information will be verified. I understand that to continue my membership in the Credit Union, I must maintain a Credit Union deposit, loan or credit card account. By signing this application, I/we authorize you to gather whatever credit, checking account and employment information you consider appropriate from time to time. I/we understand that this will assist, in determining eligibility for products and services offered by the credit Union. I understand that for a credit card only account, Christian Community Credit Union's non-refundable membership fee of \$5 will be charged to my credit card account if my application is approved. I further understand that to continue my membership in the Credit Union, I must maintain this credit card account relationship or separately establish a member savings account should I discontinue this credit card account.

Receipt of Truth-In-Savings Disclosure: By signing this application, I/we acknowledge that I have received a copy of the Fee Schedule and the brochure "About your Credit Union Accounts" containing the Truth-In-Savings Disclosures and Privacy Notice. I/we agree to be bound by the terms and conditions of the Credit Union's Accounts Agreement(s) and any amendments thereto. If I/we are not present at the credit union when the account is opened, the credit union will mail the above Disclosures and Fee Schedule to me within twenty days after the account is opened.

Deposit Insurance Disclosure: By signing this application I/we acknowledge that Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. The Credit Union is not federally insured and if the Credit Union fails, the federal Government does not guaranty that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.

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

Agreement: By signing this application, I and my joint owner(s), if any, understand and agree that this application shall govern all accounts opened with the same ownership as set forth on this application. I agree that under this account number, I or my joint owner(s) will have the option of opening additional deposit accounts verbally or in writing in the future. I agree that different ownership interests will require the opening of a separate account number and the execution of an additional application.

Substitute W-9 Form: 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 failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding. (3) I am a U.S. citizen (including U.S. resident alien). I must cross out item (2) above if I have been notified by the IRS that I am currently subject to backup withholding because I have failed to report all interest and dividends on my tax return.

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

Member Signature X	Date	Joint Owner Signature X	Date
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Interest Rates and Fees Under This Credit Card Account

The following information is provided pursuant to the Truth-in-Lending Act/Regulation Z.

Annual Percentage Rate (APR) for purchases	0% introductory APR for purchases during the first six months. Thereafter, fixed 10.90% APR.
Other APRs	Balance transfer APR: 10.90% Cash advance APR: 10.90% Penalty APR: 17.90% ¹
Annual Fee	None
Balance transfer fee	None
Grace period for balance transfer and cash advance	None
Transaction fee for purchases	None
Grace period for repayment of the balance for purchases	25 days for purchases if full balance is paid by due date.
Transaction fee for cash advances	2.00% with a minimum of \$5.00
Late payment fee	\$10.00
Returned check fee on payments	\$25.00
Over the credit limit fee	\$10.00 each month the account balance exceeds the credit limit by 20% or \$500.00, whichever is lower at the cycle closing.
International service assessment fee	1.00% of transaction amount.
Cash advance daily limit	\$1,000
Method of computing the balance for purchases	Average daily balance (including new purchases).
Minimum Finance Charge	\$1.00

- APR= Annual Percentage Rate
- CURewards: Receive up to 10,000 CURewards bonus points on purchases: 5,000 when you're approved and up to 5,000 more with double points for the first six months. Donations to churches and many ministries also earn double points and are subject to change without notice. Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five.
- If your account becomes 2 cycles delinquent at any time, your APR will increase to 17.90%. If your APR is increased due to delinquency, the new rate will remain in effect until you have maintained a current payment record for six consecutive cycles at which time your APR will decrease to the current standard rate.

Card Agreement and Federal Truth-in-Lending Disclosure: By my/our signature I/we acknowledge that I/we will be bound by all the terms and conditions of the credit card agreement and Truth-in-Lending disclosure statement which will be provided later with or before issuance of cards. If upon receipt and review of said credit card agreement and Truth-in-Lending statement, I/we do not agree to be so bound upon receipt of any credit card issued pursuant to this application, I/we will render same unusable by cutting in half and will return it to the Credit Union with notice of my intention. I/we also warrant the accuracy and completeness of information I/we have supplied herein, acknowledge that the Credit Union will rely on same in determining to extend credit, authorize the Credit Union to verify said information by any means, and report performance under this account to any credit reporting agency.

Note: This form was printed on, and the information herein is current as of 09/01/07. The interest rate is fixed; however, the interest rate and all terms could change sometime in the future. If terms change, you will receive prior notice. To find out what may have changed, call 800.347.CCCU, or write to: Christian Community Credit Union, P.O. Box 3012, Covina, CA 91722.

Christian Community Credit Union is not federally insured, and if the Credit Union fails, the federal government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.