

Share Secured MasterCard

By signing below, I pledge the below listed shares on deposit with PECU as security for my MasterCard account. I understand these deposits will not be available to me for use until the MasterCard account is satisfactorily closed. I authorize PECU to apply these shares to my MasterCard account if I am in default.

Amount Pledged (must equal credit card limit)

\$ _____

Member Account Number _____

Applicant _____ Date _____

Joint Applicant _____ Date _____



MAIN OFFICE

306 East 10th Street
P.O. Box 2205
Austin, Texas 78768-2205
Phone: 512-474-1955
Fax: 512-474-2731
E-mail: member@pecutx.org
Lobby Hours:
Monday thru Friday 9 am - 5 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

CENTRAL OFFICE

1200 West 42nd Street
Austin, Texas 78756
Lobby Hours:
Monday thru Friday 9 am - 6 pm
Saturday 9 am - 1 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

WALNUT CREEK OFFICE

8013 Centre Park Drive
Austin, Texas 78754
Lobby Hours:
Monday thru Friday 9 am - 6 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

OAK HILL OFFICE

5838 Highway 290 West
Austin, Texas 78735
Drive-Up Facility Only
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

ROUND ROCK OFFICE

901 Round Rock Avenue
(RR 620 & IH 35)
Round Rock, Texas 78681
Lobby Hours:
Monday thru Friday 9 am - 6 pm
Saturday 9 am - 1 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

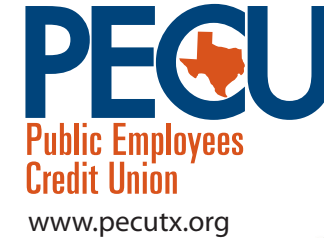
BEAUMONT OFFICE

4241 Eastex Freeway
Beaumont, Texas 77706
Phone: 409-892-3171
Fax: 409-892-7763
Lobby Hours:
Monday thru Friday 9 am - 6 pm

APPLICATION



No Balance Transfer Fee



YES. I want a PECU MasterCard.

YES. I want to increase my credit limit.

All MasterCard products are issued based on your credit information. If this is an application for joint credit, Applicant and Joint Applicant each agree that we intend to apply for joint credit (please sign below):

Applicant: _____

Joint Applicant: _____

APPLICANT

PECU Account Number: _____

Last Name: _____

First Name: _____ MI: _____

Social Security Number: _____

Driver's License Number: _____

Date of Birth: _____

Street Address: _____

City: _____

State: _____ Zip: _____

Home Phone: _____

E-Mail Address: _____

Gross Monthly Income: \$ _____

Other Income: \$ _____ Check One: ___ Rent ___ Own

Monthly Housing Pmt. \$ _____

Employer: _____

Position: _____ Yrs. There: _____

Work Phone: _____

JOINT APPLICANT

Last Name: _____

First Name: _____ MI: _____

Social Security Number: _____

Driver's License Number: _____

Employer: _____

Position: _____ Yrs. There: _____

Work Phone: _____

Gross Monthly Income: \$ _____ Other Income: \$ _____

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation. Alimony, child support or separate maintenance are received under: Court Order _____, Written Agreement _____, Oral Understanding _____.

Authorization: I certify that I am at least 18 years of age, and that I have read and agree to all the terms, authorizations and disclosures contained on this form and that everything I have stated in the detachable certificate is true and correct. I authorize PECU to check my credit record and to verify my credit, employment and income references. I understand that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement. I agree to be responsible for all charges incurred according to the Card Agreement. I understand that the terms of my account are subject to change as provided in the Card Agreement.

Applicant Signature: _____

Date: _____

Joint Applicant Signature: _____

Date: _____

Balance Transfer

First Transfer

Card Issuer: _____

Account Number: _____

Amount of Transfer: _____

\$ _____

Payment Address: _____

Second Transfer

Card Issuer: _____

Account Number: _____

Amount of Transfer: _____

\$ _____

Payment Address: _____

Third Transfer

Card Issuer: _____

Account Number: _____

Amount of Transfer: _____

\$ _____

Payment Address: _____



Balance Transfers From Other Accounts:

Balance transfers are contingent upon issuance of your account with us. Each transfer will reduce your available credit just like any other transaction. You will see a payment for the amount transferred on the statement from your other accounts. It may take up to four weeks to set up your new account with us and process the balance transfer(s), so you may still need to make payments to your other accounts to keep them current. In the event that your request(s) exceed the amount of your credit line, we will fulfill your requests in the numeric order as listed on your response. We may decline to process any full or partial balance transfer request. We may not use your total credit line when honoring balance transfers because the total balance transfers and any related fees and finance charge may take your balance over the available credit line.

Disclosure Statement For Your MasterCard Account

Annual Percentage Rate (APR) For Purchases	Platinum MasterCard: 7.99% Gold MasterCard: 9.99% Classic MasterCard: 11.50% Share Secured MasterCard: 12.00%
Cash Advance and Balance Transfer APR	Platinum MasterCard: 7.99% Gold MasterCard: 9.99% Classic MasterCard: 11.50% Share Secured MasterCard: 12.00%
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 interest on purchases if you pay your entire balance by the due date each month.
Method For Computing the Balance For Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Minimum Finance Charge	\$1
Credit Card Tips From The Federal Reserve	To learn more about factors to consider when applying for or using a credit card, please visit the website of the Federal Reserve Board: www.federalreserve.gov/creditcard
Cash Advance Fee	None
Balance Transfer Fee	None
Transaction Fee For Purchases	None
Returned Check Fee	\$25
Late Payment Fee	\$25
Purchases Made In A Foreign Currency Fee	1% of the dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.

The information about the cost of the cards described in this application is accurate as of 02-22-10. This information may change after that date. To find out any changes, call 512-474-1955 or write to Public Employees Credit Union, P.O. Box 2205, Austin, Texas 78768-2205.