

## 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.

### 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.

### 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 Credit MasterCard whenever you check out in-person or online and earn points. Points can be redeemed in digital banking or by phone (855-557-3757) for gift cards, merchandise, travel rewards, green products or donate them to charity.

For details, or to enroll your card, click 'Cards' in digital banking. You will need to provide the primary account holder's name, zip code and the last six digits of the card number.

### Loyal Member Discounts

**Lower Your Loan Rates** - Get rewarded for using more Gerber FCU products and services. You could lower your loan rates by up to .75%! Loyal Member Discounts\* give you a .125%\*\* loan rate discount for each of the following products or services you use with Gerber FCU: Share Draft Account, Super Savings, Mortgage/Home Equity\*\*\*, FREE Online Bill Pay, e-Statements with Digital Banking, Share & IRA Certificates, Direct Deposit, Automatic loan payment transfer, Debit MasterCard, Platinum Preferred Credit MasterCard. Ask Member Service for more information!

\*Loyal Member Discounts will not apply to First Mortgage, Platinum Preferred Credit MasterCard, HELOC or open ended Consumer Loan products. \*\*Maximum total reduction of .75% on loan requests. \*\*\*Maximum discounts on Fixed Home Equity Loans: .75% maximum discount for loans 60 months or less, .50% maximum discount for loans 61 to 120 months. .25% maximum discount for loans 121 months and greater.

**Get the card that's got you covered! Apply now in digital 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  
memberservice@gerberfcu.com • GerberFCU.com  
Locations in Fremont & Newaygo



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## Credit MasterCard



You Deserve  
The Prestige Of  
Platinum Preferred!



GERBER FEDERAL  
CREDIT UNION

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 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.

<b>APPLICANT</b> 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)			

<b>EMPLOYMENT/INCOME</b> NAME AND ADDRESS OF EMPLOYER			
TITLE/GRADE	START DATE	HOURS AT WORK	
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS		
<b>NOTICE:</b> 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:	
<b>MILITARY:</b> 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
<b>REFERENCE</b> NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			
RELATIONSHIP	HOME PHONE		

<b>OTHER APPLICANT</b> <input type="checkbox"/> <b>CO-APPLICANT</b> <input type="checkbox"/> <b>SPOUSE</b> <input type="checkbox"/> <b>OTHER</b> 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)			

<b>EMPLOYMENT/INCOME</b> NAME AND ADDRESS OF EMPLOYER			
TITLE/GRADE	START DATE	HOURS AT WORK	
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS		
<b>NOTICE:</b> 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:	
<b>MILITARY:</b> 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
<b>REFERENCE</b> 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
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OTHER SIGNATURE	(SEAL) DATE
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TO BE COMPLETED BY GERBER FCU				
Date:	<input type="checkbox"/> Approved <input type="checkbox"/> Denied (Adverse Action Notice Sent)	Approved Limits:	Signature	Other
		\$	\$	\$
Loan Officer Comments:				
Signature:				Date: