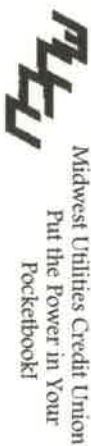




MasterCardTM Credit Application

Annual Percentage Rate (APR)	12.90%
Grace Period on Purchases	25 Days from billing date on statement
Method of computing the balance for purchases	Average Daily Balance
Annual Fee	None
Minimum Finance Charge	.50¢
Transaction Fee for Purchases	None
ATM Cash Advance Fee	\$2.00

Other Fees:	
Over the Limit Fee	\$10
Late Payment Fee	\$10
Return Check Fee	\$10



Midwest Utilities Credit Union
1601 University Ave.
Waterloo, IA 50701

Midwest Utilities
Credit Union

RATE: 12.9%

Place
Stamp
Here

1601 University Avenue
Waterloo, Iowa 50701
Phone: 319-291-4699
Fax: 319-291-7381



Midwest Utilities Credit Union
 1601 University Ave. Waterloo, IA 50701
 319-226-5604 800-489-5997

Credit Card Application

Applicant (please print using blue or black ink)						
Name Last	First	Middle Initial	Social Security No.		Date of Birth	
Street Address			City	State	Zip	How Long?
No. of dependents including self	Home Phone		Previous Address		How Long?	
Present Employer		How Long?		Employer's Address		
Position	Gross Income \$ per		Business Phone			
Co-Applicant (complete this section only if joint account or another authorized user is requested)						
Name Last	First	Middle Initial	Social Security No.		Date of Birth	
Street Address			City	State	Zip	How Long?
No. of dependents including self	Home Phone		Previous Address		How Long?	
Present Employer		How Long?		Employer's Address		
Position	Gross Income \$ per		Business Phone			
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 of repayment)						
Amount \$ per	Source	Name	Address		City	State Zip
Credit and Financial References						
Share Draft Checking Account No.			Financial Institution		Address	
Share Draft Checking Account No.			Financial Institution		Address	
<input checked="" type="checkbox"/> Own/Buying	Mortgage through/ Landlord		Value	Balance	Payment	
<input checked="" type="checkbox"/> Rent			Value	Balance	Payment	
Auto Loan Year and Model	Financial Institution		Value	Balance	Payment	
List All Other Outstanding Financial Obligations (loans, charge cards, mortgages, contracts, etc.)						
Name and Address			Account Number	Balance due	Payment	
Is this your total obligation?			If not please attach a separate listing of additional debt.			
Have you ever filed for protection under bankruptcy?			If so, what month and year?			
Signatures						
The above information is true and correct and given for the purpose of obtaining credit. I/we hereby authorize this financial institution to investigate now and from time to time my credit and employment history and to answer questions about credit experience with me. I/we agree to abide by the terms and conditions set forth in the cardholder agreement. I/we understand that there may be an annual fee for the use of the card.						
X Signature of Applicant			X Signature of Co-Applicant			