



# Paragon Federal Credit Union ParagonOne Account Application

Opening a Paragon FCU ParagonOne Account is simple. Return completed application to any representative or mail to: Membership Department, Paragon Federal Credit Union, P.O. Box 400, Montvale, NJ 07645-0400. Please make checks payable to Paragon Federal Credit Union.



PARAGONONE  
The ONE account that brings it all together

Are you a member?

- YES Member # \_\_\_\_\_ (skip to step 2)
- NO (proceed to step 1 for eligibility and required documents)

## STEP 1 — ELIGIBILITY

Please complete this application and return with:

- \$25 Minimum Share (Savings) Account Deposit (This is your key to membership)
- Proof of Eligibility (See below for list of approved eligibility documents.)
- Copy of Driver's License or Official ID card

I am eligible to join Paragon FCU based on where I:

- LIVE (Please be sure to complete the address section below in step 2. Please provide a copy of your official ID card or driver's license.)
  - WORK (Please provide a copy of most recent pay stub/company ID and official ID card/driver's license.) \_\_\_\_\_ NAME OF EMPLOYER
  - WORSHIP (Please provide a church bulletin along with a copy of your official ID card or driver's license.) \_\_\_\_\_
  - ATTEND SCHOOL (Please provide a copy of your school ID or driver's license.) \_\_\_\_\_ NAME OF SCHOOL
  - OTHER (Other documentation may be required.) \_\_\_\_\_
- Eligible Member: \_\_\_\_\_ SPONSOR'S NAME \_\_\_\_\_ SPONSOR'S ACCOUNT NUMBER \_\_\_\_\_
- Relative: \_\_\_\_\_ RELATIVE'S NAME \_\_\_\_\_ RELATIONSHIP TO RELATIVE \_\_\_\_\_

## STEP 2 — PRIMARY MEMBERSHIP

YOUR PARAGONONE ACCOUNT INCLUDES A SHARE (SAVINGS) ACCOUNT AND THE FOLLOWING:

- BASIC SHARE DRAFT (CHECKING) ACCOUNT
- XPRESS CHECK<sup>SM</sup> CARD
- DIRECT DEPOSIT
- OVERDRAFT LINE OF CREDIT (OPTIONAL)
- VISA<sup>®</sup>
- eSTATEMENTS

LAST NAME	FIRST NAME	MIDDLE INITIAL	DATE OF BIRTH
STREET	CITY	STATE	ZIP
HOME TELEPHONE NUMBER	CELL/WORK TELEPHONE NUMBER	MOTHER'S MAIDEN NAME	
eSTATEMENTS EMAIL ADDRESS		DRIVER'S LICENSE NUMBER & EXPIRATION/DATE	SOCIAL SECURITY NUMBER
CURRENT EMPLOYER	PHONE NUMBER	LENGTH OF EMPLOYMENT	YEARS MONTHS

## STEP 3 — JOINT MEMBERSHIP

CO-APPLICANT or  CO-SIGNER (If applying for Visa and /or Overdraft Line of Credit)\*\*

LAST NAME	FIRST NAME	MIDDLE INITIAL	DATE OF BIRTH
STREET	CITY	STATE	ZIP
HOME TELEPHONE NUMBER	CELL/WORK TELEPHONE NUMBER	DRIVER'S LICENSE NUMBER & EXPIRATION/STATE	SOCIAL SECURITY NUMBER
RELATIONSHIP TO PRIMARY MEMBER		MOTHER'S MAIDEN NAME	
CURRENT EMPLOYER	PHONE NUMBER	LENGTH OF EMPLOYMENT	YEARS MONTHS

## STEP 4 — VISA<sup>®</sup> CARD SELECTION AND/OR OVERDRAFT LINE OF CREDIT

INDIVIDUAL ACCOUNT or  JOINT ACCOUNT

Choose one: (if no selection is made, we will automatically consider you for a Signature Visa Card. †)

VISA<sup>®</sup> SIGNATURE  VISA<sup>®</sup> PLATINUM

APPLICANT'S ANNUAL INCOME**	<input type="checkbox"/> OWN HOME <input type="checkbox"/> RENT <input type="checkbox"/> PARENTS <input type="checkbox"/> OTHER	MONTHLY MORTGAGE/RENTAL AMOUNT
ANNUAL AMOUNT OF OTHER INCOME**	TYPE OF OTHER INCOME AND SOURCE	
<input type="checkbox"/> OVERDRAFT LINE OF CREDIT: \$ _____ (\$1,000-\$5,000)*		
(If no selection is made, we will automatically consider you for a \$1,000 Line of Credit.)		
*(If amount is over \$3,000, proof of income and/or additional information will be required.)		
XPRESS CHECK <sup>SM</sup> CARD SELECTION*: <input type="checkbox"/> PRIMARY <input type="checkbox"/> JOINT <input type="checkbox"/> JOINT MEMBER ONLY *PIN will be assigned and mailed under separate cover.		

CO-SIGNER'S ANNUAL INCOME**	<input type="checkbox"/> OWN HOME <input type="checkbox"/> RENT <input type="checkbox"/> PARENTS <input type="checkbox"/> OTHER	MONTHLY MORTGAGE/RENTAL AMOUNT
CO-APPLICANT'S ANNUAL INCOME**	PLEASE CHECK YOUR FINANCIAL RELATIONSHIPS: <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> MONEY MARKET/INVESTMENT	
ANNUAL AMOUNT OF OTHER INCOME**	TYPE OF OTHER INCOME AND SOURCE	

(If this is to be an individual account, married Wisconsin residents provide the name and address of spouse in the joint application. If this credit account is opened, we may give notice of the opening to the applicant's account.)

\*\* Alimony, child support, or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

\*\*\* You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees, or collection cases, which increase the amount of the debt. We can collect this debt from you without first trying to collect from the borrower. We can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit report. This notice is not the contract that makes you liable for the debt.

† Any consideration for credit follows your meeting of eligibility requirements established by Paragon Federal Credit Union.

## STEP 5 — ONLINE & TELEPHONE ACCOUNT ACCESS/PERSONAL IDENTIFICATION NUMBER (PIN)

You must choose a four-digit personal identification number (PIN) to access your account(s) via our Telephone Account Access Service/iBRANCH Online Banking. \*If you are receiving an ATM card then this will be your PIN.



**PLEASE DO NOT DETACH PIN FROM APPLICATION.** For security purposes, we do not keep a record of your PIN on file. Documentation containing your PIN is destroyed for your protection. Please be sure to record your PIN, store it in a safe place and keep it confidential. If you did not choose a Telephone Account Access Service/iBRANCH Online Banking PIN, one will be chosen for you.

Continued on Reverse

**STEP 6 — SIGNATURES**

**FOR LOAN PRE-APPROVAL:** You realize that the information supplied by You will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You and You hereby authorize same to obtain a consumer credit report from a consumer credit reporting agency, for the purpose of evaluating your credit history in connection with such credit request. If You are approved for any Feature Category contained in Our Credit Line Account Program, You agree and understand that, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You will receive a copy of the Credit Line Account Agreement and Disclosure no later than the time of your first credit advance and You promise to pay all amounts charged to your Account according to its terms. If You are approved for joint credit, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that your facsimile signature will have the same legal force and effect as your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. **If you request an XPRESS Check<sup>SM</sup> Card it may take up to 10 business days to receive it.**

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW VISA<sup>®</sup> CREDIT CARD** 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 (P.O. Boxes are not allowed under Federal law), date of birth and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver's license or other identifying documents. By signing below, you understand and agree that Elan Financial Services ("we", "us" or "our"), as the creditor and issuer of your Account, will rely on the information provided here making this credit decision, and you certify that such information is accurate and complete to the best of your knowledge. If we open an Account based on this application, you will be individually liable (or, for joint Accounts, individually and jointly liable, or if the Young Adult Applicant is 18 or over at any time, both the Applicant and Cosigner will be individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Card member Agreement, which may be amended from time to time. We may request consumer credit reports about you for evaluating this application and in the future for reviewing Account credit limits, for Account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your Account. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report. By signing below, you also agree that we may verify your employment, income, address and all other information provided with other creditors, credit reporting agencies, employers, third parties, and through records maintained by federal and state agencies (including any state motor vehicle department) and waive any rights of confidentiality you may have in that information under applicable law. You also agree that in order to open and administer the Account that may be established as a result of the application, that we and the correspondent financial institution that solicited this application may share certain information about you and your ongoing Account activity. You also agree that should your application for a Visa Signature card be denied, submitting this application constitutes your permission to automatically consider you for a Select Rewards Platinum card. By signing below you certify that you read and understood the disclosures here and you agree to the terms of this application.

**CERTIFICATION 1:** By signing below, I (name \_\_\_\_\_) certify under penalty of perjury that (1) the Taxpayer Identification Number (TIN) shown on this form is my correct TIN (or I am waiting for a number to be issued), AND (2) I am not subject to backup withholding because (a) I am exempt from backup withholding (and have written "Exempt" after my TIN), or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, AND (3) I am a U.S. person (including a U.S. resident alien). **"The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding."**

**CERTIFICATION 1 INSTRUCTIONS:** Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

**CERTIFICATION 2** BY SIGNING BELOW THE UNDERSIGNED APPLIES FOR MEMBERSHIP IN THIS CREDIT UNION. IF APPROVED, THE UNDERSIGNED AGREES TO THE BYLAWS OF THIS CREDIT UNION AND APPLICABLE ACCOUNT TERMS AND CONDITIONS, AS AMENDED FROM TIME TO TIME, AND TO PAY ANY MEMBERSHIP OR ENTRANCE FEE. THE UNDERSIGNED CERTIFY THAT THE INFORMATION PROVIDED ON THIS APPLICATION IS TRUE AND CORRECT AND THAT THE TERMS OF THIS APPLICATION APPLY TO ALL LISTED ACCOUNTS. THE UNDERSIGNED ACKNOWLEDGE RECEIPT OF A COPY OF THE TERMS AND CONDITIONS APPLICABLE TO EACH ACCOUNT AND THE FOLLOWING POLICY DISCLOSURES:

**CREDIT UNION USE ONLY**

ACCOUNT # \_\_\_\_\_ CREDIT UNION USE ONLY

APPLICATION APPROVED: \_\_\_\_\_ BY: \_\_\_\_\_  
 ELIGIBILITY CODE: \_\_\_\_\_ BEACON SCORE: \_\_\_\_\_  
 ID SUBMITTED: \_\_\_\_\_ CASH RECEIVED: \_\_\_\_\_  
 REFERRED BY: (PRINT FULL NAME) \_\_\_\_\_  
 ELAN BRANCH LOCATION CODE: \_\_\_\_\_  
 OPENED BY: \_\_\_\_\_  
 MEMBER ALREADY HAD:  Share Draft Checking  XPRESS Check<sup>SM</sup> Card  
 Visa<sup>®</sup>  Overdraft Line of Credit  
 eStatements  Direct Deposit

- INDIVIDUAL
- JOINT WITH SURVIVORSHIP (and not as tenants in common)
- SHARE ACCOUNT ONLY  OTHER:

**TERMS AND CONDITIONS:** By signing below, you authorize Paragon FCU to check your credit and employment history and report your credit performance to others who may properly receive this information. You understand that we may contact you for further information. You acknowledge, by signing below, that Paragon provided you with a Terms and Conditions booklet upon completion of this application.

PRIMARY MEMBER'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
 JOINT MEMBER'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_



**SUMMARY OF VISA<sup>®</sup> CARD ACCOUNT TERMS**

	Signature, Platinum
<b>Annual Membership Program Fee</b>	\$0
<b>Annual Percentage Rate (APR) for Purchases</b>	0.00%* for the first 6 billing cycles <sup>2</sup> , variable thereafter: <b>7.99% to 17.99%</b> <sup>†</sup> variable
<b>Other APRs</b>	0.00%* for the first 6 billing cycles for Balance Transfers, variable thereafter <b>7.99% to 17.99%</b> . <b>7.99% to 17.99%</b> variable for all Cash Advances. Subject to applicable fees. <b>17.99%</b> fixed Delinquency Rate
<b>Variable Rate Information</b>	Your Annual Percentage Rate may vary monthly. The rate will be determined by adding a Margin to the Prime Rate*** The Margin is as follows: 3.99% to 14.99% for Purchases, Balance Transfers and Cash Advances. APRs are subject to maximum of 17.99%
<b>Grace Period</b>	You have 20-25 days for purchases only.
<b>Method of Computing the Balance for Purchases</b>	Average Daily Balance Method (including new purchases)
<b>Minimum or Fixed Finance Charge</b>	•\$2.00 minimum finance charge. •Account management fee: \$2.50 per month if you voluntarily close your Account with a balance.
<b>Other Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer Fee: 3.00% of transaction amount, \$5.00 minimum, \$50.00 maximum</li> <li>• Convenience Check Advance Fee: 3.00% of transaction amount, \$5.00 minimum, \$50.00 maximum<sup>†††</sup></li> <li>• Overdraft Protection Advance Fee: 3.00% of transaction amount, \$5.00 minimum, \$50.00 maximum</li> <li>• Foreign Transaction Fee: Less than or equal to 3.00% of the amount of your transaction in U.S. Dollars</li> <li>• Financial Institution Cash Advance Fee: 4.00% of transaction amount, \$5.00 minimum, \$50.00 maximum</li> <li>• Cash Equivalent Fee: 4.00% of transaction amount, \$10.00 minimum, \$50.00 maximum</li> <li>• Overlimit Fee: \$39.00<sup>††</sup></li> <li>• Late Payment Fee: Balance up to \$100.00 \$19.00 Balance from \$100.00 up to \$250.00 \$29.00 Balance of \$250.00 or more \$39.00</li> </ul>

**THIS INFORMATION IS ACCURATE AS OF 4/2009 AND IS SUBJECT TO CHANGE AFTER THIS DATE. FOR CURRENT INFORMATION, PLEASE CONTACT ELAN FINANCIAL SERVICES AT P.O. BOX 6354 FARGO, ND 58125-6354 OR CALL ELAN AT 1-800-558-3424 (TDD 1-888-352-6455) FOR ANY CHANGES.** (<sup>1</sup>Your APR will be dependent on your credit history. <sup>2</sup>Introductory rate period will end early and rate will increase either to the APR for purchases or balance transfers or a Delinquency Rate if a Minimum Payment is not received by the Payment Due Date, your Account exceeds its credit limit, or you close your Account. We apply payments to balances with lower APRs, including introductory APRs, before balances with higher APRs. Balance Transfer Introductory rate and fee option (if applicable) applies only to those balances transferred with, or in conjunction with this application. <sup>3</sup>The Delinquency Rate will apply to all balances in the event the account is 15 days past due once or 5 days past due twice in any twelve (12) month period, OR may apply if your account is over limit two times in twelve (12) consecutive months. <sup>4</sup>The Prime Rate used to determine your APR is the highest Prime Rate published in the "Money Rates" section of the Midwest Edition of The Wall Street Journal in the last 90 days before the date on which the billing cycle closed (in other words, the "statement date"). APRs are subject to a maximum APR of 17.99%. <sup>5</sup>Platinum Visa<sup>®</sup> (Alternative Pricing) does not offer Convenience Checks at this time.)

**NOTICE TO NEW YORK RESIDENTS:** You may contact the New York State Banking Department at 1-877-226-5697 or by writing to the Research & Technical assistance Division, 1 State St., NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods. **NOTICE TO CALIFORNIA RESIDENTS:** A married applicant may apply for a separate account in his/her own name. **NOTICE TO MARRIED WISCONSIN RESIDENTS:** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects the interest of the issuer, unless the issuer, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, decree or court order, or has actual knowledge of the adverse provisions. **IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.** **NOTICE TO OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**APPLICANT STATEMENT:** I understand that Elan Financial Services as creditor and issuer ("Issuer") will rely on the information provided here in making its credit decision, and certify that such information is accurate and complete to the best of my knowledge. If Issuer opens an account based on this application, I will be individually liable if this is an individual Account or individually and jointly liable if this is a joint Account (or if the young adult Applicant is 18 or over at any time that credit is extended under this card, both the Applicant and the Cosigner will be individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Cardmember Agreement, which may be amended from time to time. I authorize Issuer, in determining my eligibility for credit, renewal of credit, and future credit extensions, to verify my employment and income and all other information I have provided, and obtain information about me, including my residence address, from other creditors, credit bureaus, employers, third parties, and federal and state records, including any state motor vehicle department, and waive any rights of confidentiality I may have in that information under applicable law. I agree that, in order to open and administer the account that may be established as a result of this application, Issuer and the correspondent financial institution that solicited this application may share certain information about me and my ongoing account activity. By signing, I certify that I read and understood the disclosures here and I agree to the terms of this application.

**REWARDS PROGRAM RULES:** We will award one point for each dollar of "net purchases" (purchases minus returns/credits) charged to a Visa Signature or a Select Rewards Platinum card Account during each statement period. There is no limit to the number of points one can earn with a Visa Signature or a Select Rewards Platinum card. Points will not be awarded to a cardmember for "net purchases" during a statement period if the cardmember's Account is not open and current on the statement closing date. Points will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Points will be awarded to the primary cardmember and may be redeemed by any authorized cardmember on the Account. Visa Signature and Select Rewards Platinum cardmembers can redeem points for round-trip airfare beginning at 25,000 points in addition to Cash, Gift Certificates, Name Brand Merchandise Rewards and more. Complete terms and conditions for the Rewards Program will be provided to Visa Signature and Select Rewards Platinum cardmembers. Service provided by Maritz Loyalty Marketing. The creditor, issuer and service provider is Elan Financial Services.