

Chevron Federal Credit Union

International Program U.S. Expatriate Credit Card Application

1. Product Selection

Choose one: Visa Signature Rewards (USH SC 81472 PC 5672) Visa Cash Rewards (REWP SC 81472 PC 5666)
 Visa Platinum (UPV SC 81472 PC 5661)

Note: If no selection is made or multiple products are selected, we will process your application for a Visa Signature Rewards card.
 SEE SUMMARY CHART ON BACK FOR RATES, FEES AND OTHER COST INFORMATION.

2. Applicant Information¹

First Name _____	Middle Initial _____	Last Name _____	Suffix _____	Date of Birth _____/_____/_____
Social Security Number _____	Home Phone Number _____	Cellular Phone Number _____	Email Address _____	
Pouch Address: _____				
Pouch Number _____	Last Name _____	First Name _____	PO Box Number _____	
Pouch Name _____				
City _____ State _____ Zip _____ Country _____				
Personal Address: _____				
Home Address _____				
City _____ State _____ Zip _____ Country _____				
Financial Information: _____				
Current Employer _____		Phone Number _____	Employed Years/Months _____/_____/_____	
\$ _____	\$ _____	Type of Other Income and Source _____		
Applicant's Annual Income* _____ Annual Amount of Other Income* _____				
\$ _____	<input type="checkbox"/> Own Home <input type="checkbox"/> Rent <input type="checkbox"/> Parents <input type="checkbox"/> Other	Please Check Your Financial Relationships: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market / Investment		
Monthly Mortgage/Rental Amount _____				

*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.

¹Married Wisconsin residents must provide the name and address of their spouse. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

For Wisconsin residents only: I am Married Unmarried If married, name of spouse is: _____
 Residence of Spouse: The address shown above, or: _____

3. Authorized User

First Name _____	Middle Initial _____	Last Name _____	Suffix _____	Date of Birth _____/_____/_____
Social Security Number or Individual Taxpayer Identification Number (ITIN) if available: _____				

4. Signature

IMPORTANT INFORMATION ABOUT 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 (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 when appropriate.

Important Terms and Application Agreement

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 in 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) for all authorized charges and for all fees referred to in the most recent Cardmember 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 providing a telephone number for a cellular phone or other wireless device, you are expressly consenting to receiving communications at that number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from us and our affiliates and agents. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls regardless of their purpose. These calls and messages may incur fees from your cellular provider. You agree that, in order to open and administer the Account that may be established as a result of this application, we and the correspondent financial institution that solicited this application may share certain information about you and your ongoing account activity. 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. By signing below you certify that you read and understood the disclosures here and you agree to the terms of this application.

X _____ /_____/_____
 Signature of Applicant Date

5. Additional Information (FOR INTERNAL USE ONLY)

PLEASE PRINT

Elan Location Code: <u>12867</u>	Originating Branch ID: _____	Officer/Employee ID: _____
<small>(Not Branch or ID Number)</small>	<small>(Six characters maximum - alpha or numeric.)</small>	<small>(Eight characters maximum - alpha or numeric.)</small>
Officer/Employee Name: _____	Officer/Employee Phone Number: _____	
First Name _____ Last Name _____	_____	
Employee Receiving Credit: _____	Location Code Receiving Credit: _____	
First Name _____ Last Name _____		

Choose One: (Required) Standard Application Recommend Relationship Review Do Not Assign (Applies to participating financial institutions only.)

Total balance of all Checking accounts	Total Balances \$ _____	Oldest Account Date _____/_____/_____	Please provide the significant relationship information below for a secondary review.
Total balance of all Savings/CD/IMMA accounts	\$ _____	_____/_____/_____	_____

Procedures

- Complete the application and submit to the fax number or address on the right:
 - Be sure to include both the applicant's Pouch and Personal Addresses above.
- Send an email to underwriting@elansales.com as notification of Foreign National application including
 - Type of Application (Chevron Expatriate Application)
 - Applicant Name
 - Method of Application Submission (Fax or Mail)
 - Date of Submission

Contact Information

Card Underwriting
 Attn: Karen Maassel
 4325 17th Avenue SW
 Fargo, ND 58103
 Fax: 701-461-3020
 Phone: 800-364-9648
 Direct: 701-461-1969

Summary of Visa Card Account Terms

	Signature, Select Rewards, Cash Rewards, Platinum
Annual Fee:	\$0
Annual Percentage Rate (APR) for Purchases:	0%* for the first 6 billing cycles, variable: 7.99% - 17.99%[†]
Other APRs:	<ul style="list-style-type: none"> • 0%* for the first 6 billing cycles for Balance Transfers, variable 7.99% - 17.99%[†] • 7.99% - 17.99%[†] variable for all Cash Advances. Subject to applicable fees. • 17.99%** Fixed Delinquency Rate
Variable Rate Information:	<p>Your Annual Percentage Rate may vary monthly. The rate will be determined by adding a Margin to the Prime Rate.***</p> <p>The Margin used is as follows:</p> <ul style="list-style-type: none"> • 3.99% - 14.99%[†] for Purchases, Balance Transfers and Cash Advances. • APRs are subject to a maximum of 17.99%
Grace Period:	You have 20 - 25 days for purchases only.
Method of Computing the Balance for Purchases:	Average Daily Balance Method (including new purchases)
Minimum or Fixed Finance Charge:	\$2.00 Minimum Finance Charge when interest is due. Account Management Fee of \$2.50 per month if you voluntarily close your account with a balance.
Other Fees:	<ul style="list-style-type: none"> • Balance Transfer Fee: 3% of transaction amount, \$5 minimum, \$50 maximum • Convenience Check Advance Fee: 3% of transaction amount, \$5 minimum, \$50 maximum^{††} • Overdraft Protection Advance Fee: 3% of transaction amount, \$5 minimum, \$50 maximum • Foreign Transaction Fee: 1% of the transaction amount in U.S. Dollars. • Financial Institution Cash Advance Fee: 4% of transaction amount, \$5 minimum, \$50 maximum • Cash Equivalent Fee: 4% of transaction amount, \$10 minimum, \$50 maximum • Overlimit Fee: \$29^{†††} • Late Payment Fee: \$29

THIS INFORMATION IS ACCURATE AS OF 2/17/09 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL US AT 1-866-633-9958. We may increase your APR if you fail to make timely payments to another creditor as reflected in your credit report. All Account terms are governed by the Cardmember Agreement sent with the Card. Account and Cardmember Agreement terms are not guaranteed for any period of time; we may change all terms, including APRs and Fees in accordance with the Cardmember Agreements and applicable law.

[†]Upon Account opening, your APR will be dependent on your credit history.

*The introductory rate period will end early and the rate will increase either to the APR for Purchases and Balance Transfers or to the Delinquency Rate if the Minimum Payment is not received by the Payment Due Date, your account exceeds the Credit Limit, or you close your Account. We apply payments to balances with lower APRs including introductory APRs before balances with higher APRs.

**The Delinquency Rate APR will apply to all balances in the event that your account becomes 15 calendar days past due once or 5 calendar days past due twice in any twelve month period OR may apply if your Account has two Overlimit occurrences during any period of twelve consecutive months.

***The Prime Rate used to calculate the APR is a variable rate that is adjusted monthly based on 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 occurs. Currently 4.00%. APRs are subject to a maximum APR of 17.99%.

^{††} Not all products receive convenience checks.

^{†††} Does not apply to Visa Signature Accounts.

Notice to New York Residents: New York residents may contact the New York State Banking Department by calling 1-877-226-5697 or by writing to: Research & Technical Assistance Division, 1 State Street, New York, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods.

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 our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are 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.

Notice to California Residents: An applicant, if married, may apply for a separate Account.

Rewards Program Rules:

Signature and Select Rewards:

We will award one point for each dollar of "net purchases" 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.

Cash Rewards:

You will earn one (1) Chevron Cash Rewards Point for each dollar of Net Purchases ("Points") charged to your Account during each billing cycle. You will also earn two (2) additional Points for a total of three (3) Points up to the Bonus Limit for each dollar of Net Purchases charged to your Account during each billing cycle for gasoline and gas station purchases. Gas stations are those retail establishments that have their Visa merchant location code classified as a gas station. You may only earn up to a maximum of 1,000 additional Points each billing cycle (the "Bonus Limit") when you use your Card at gas stations. After the Bonus Limit has been reached in a billing cycle, you will continue to earn one (1) Chevron Fuel Rewards Point for each dollar of Net Purchases at gas stations with no Bonus Limit. "Net Purchases" for a statement period are determined by totaling all new Purchases (as defined in your Cardmember Agreement) charged to the Account during the billing cycle, excluding the amounts specified in the next paragraph, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. We may round Net Purchases up or down to a whole dollar amount for purposes of awarding Points. Rebates may be redeemed subject to a \$25 minimum and in additional increments of \$25. The Account must be open and current to be eligible to receive the Cash Rebate. Accounts not open and/or not current will not receive a rebate. Rebates that are not payable because the Account is closed or past due will be forfeited. Complete terms and conditions for the Rewards Program will be provided to Cash Rewards Platinum cardmembers. The creditor, issuer and service provider is Elan Financial Services.