

**VISA PLATINUM/VISA PLATINUM WITH REWARDS
APPLICATION AND SOLICITATION DISCLOSURE**

Continued from inside.

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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 0.00% or 1.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for the introductory APR, your APR will be 9.99%, 10.99%, 11.99%, 12.99%, or 13.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum with Rewards 0.00% or 1.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for the introductory APR, your APR will be 10.99%, 11.99%, 12.99%, 13.99%, or 14.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum 0.00% or 1.99% Introductory APR for a period of six billing cycles. After that your APR will be 9.99%, 10.99%, 11.99%, 12.99%, or 13.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum with Rewards 0.00% or 1.99% Introductory APR for a period of six billing cycles. After that your APR will be 10.99%, 11.99%, 12.99%, 13.99%, or 14.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum 17.99%</p> <p>Visa Platinum with Rewards 17.99%</p>
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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Transaction Fees	
- Balance Transfer Fee	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater
- Cash Advance Fee	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	3.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Visa Platinum – Promotional Period for Introductory APR: The introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

Visa Platinum with Rewards – Promotional Period for Introductory APR: The introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of June 1, 2015. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are seven or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	\$10.00

Approvals are subject to credit and income verification and is not a firm offer of credit. Certain conditions apply. This credit union is federally insured by the National Credit Union Administration.

Local804 

Federal Credit Union

Your Journey Starts Here

Local 804 Federal Credit Union
 34-21 Review Avenue
 Long Island City, NY 11101

www.cu804.org
 Phone: (718) 878-4624
 Fax: (718) 878-4623
info@cu804.org



 /cu804
 @local804fcu



**VISA
 PLATINUM
 CREDIT CARDS**

Local804 
 Federal Credit Union
 Your Journey Starts Here

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With any Platinum card...

- No annual fees
- 0%-1.99% balance transfers for 6 months
- 0%-1.99% Introductory APR for 6 months
- Up to \$10,000 credit limit

CHOOSE YOUR PLATINUM.

With Platinum Rewards...

- Earn points for every dollar you spend
- Redeem points for merchandise, travel, and more!



VISA Platinum Credit Card Application

Applicant Name (Last, First, Middle Initial) _____

Social Security Number _____ Birth Date (MM/DD/YYYY) _____

Street Address _____

City, State, and Zip Code _____

Mailing Address (if different) _____

City, State, and Zip Code _____

Monthly Housing Expense Rent Own

Phone Number _____ Email Address _____

Employer Name _____ Work Phone _____

Start Date _____ Monthly Gross Income _____

Co-Applicant Name (Last, First, Middle Initial) _____

Social Security Number _____ Birth Date (MM/DD/YYYY) _____

Street Address _____

City, State, and Zip Code _____

Mailing Address (if different) _____

City, State, and Zip Code _____

Monthly Housing Expense Rent Own

Phone Number _____ Email Address _____

Employer Name _____ Work Phone _____

Start Date _____ Monthly Gross Income _____

By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user.

By signing below you agree to the VISA Credit Card Agreement and Disclosures provided to you on or with the Card. You grant the Credit Union a security interest in all of your shares and deposit accounts to secure your Credit Card obligations.

Signature by two persons below indicates intent to apply for joint credit.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

Card Type: Platinum without Rewards
 Platinum with Rewards

Account: New Account
 Existing Account Number: _____

Requested Limit: \$ _____

Liabilities

If insufficient space, attach an additional sheet describing additional assets and debt. Loan decision may be adversely affected if all debt information is not listed.

Landlord/Mortgage Co. Monthly Payment \$ _____

Balance Owing \$ _____

Personal References

Name _____

Street Address _____

City, State, and Zip Code _____

Home Number (Daytime) _____

Authorized User

Name (Last, First, Middle Initial) _____

Social Security Number _____ Birth Date (MM/DD/YYYY) _____

Balance Transfer

Members who would like to consolidate account balances into one account can take advantage of the same low rates and benefits including any introductory rates.

Financial Institution Name _____

Street Address _____

City, State, and Zip Code _____

Name on Account _____

Credit Card Account Number/Type (i.e., VISA, MasterCard, etc.) _____

Balance to Transfer \$ _____

Debt Protection Options

Please indicate if you would like more information regarding the following:

- Single Credit Life Joint Credit Life
 Single Disability Joint Credit/Life Disability
 Single Credit/Life Disability

Done? Mail or fax to Local 804 FCU.

See the back cover for the address and fax number.

For faster processing, please attach a copy of your two most recent pay stubs.