

VISA PLATINUM CREDIT CARDS



Your Journey Starts Here. With Local 804 FCU, now you can enjoy the power and enhanced peace of mind with a VISA Platinum credit card. With credit limits of up to \$10,000, convenient balance transfers, the choice of Rewards or Non-Rewards cards and more, there has never been a better time to go Platinum.



VISA Platinum with Rewards



No Annual Fees

- 0.00% balance transfers for 6 months
- 0.00% - 1.99% Introductory APR for the first 6 months
- \$10,000 credit limit / no over limit fee
- Earn points for every dollar you spend
- Redeem points for merchandise or travel
- Credit Disability and Life Insurance available
- EMV-chip enabled for added security

VISA Platinum without Rewards



No Annual Fees

- 0.00% balance transfers for 6 months
- 0.00% - 1.99% Introductory APR for the first 6 months
- \$10,000 credit limit / no over limit fee
- Credit Disability and Life Insurance available
- EMV-chip enabled for added security

NAME (Last, First, Middle Initial) _____
BIRTH DATE _____ SOC. SEC. # _____
STREET ADDRESS _____
CITY, STATE, ZIP _____

MAILING ADDRESS (IF DIFFERENT) _____
STREET ADDRESS _____
CITY, STATE, ZIP _____

MONTHLY HOUSING EXPENSE _____ RENT OWN

EMPLOYER NAME _____ START DATE _____
WORK PHONE _____ MONTHLY GROSS INCOME _____

EMAIL ADDRESS _____
CELL PHONE # _____

CO-APPLICANT NAME (Last, First, Middle Initial)

BIRTH DATE _____ SOC. SEC. # _____
STREET ADDRESS _____
CITY, STATE, ZIP _____

MAILING ADDRESS (IF DIFFERENT) _____
STREET ADDRESS _____
CITY, STATE, ZIP _____

MONTHLY HOUSING EXPENSE _____ RENT OWN

EMPLOYER NAME _____ START DATE _____
WORK PHONE _____ MONTHLY GROSS INCOME _____

EMAIL ADDRESS _____
CELL PHONE # _____

CREDIT CARD APPLICATION SIGNATURES

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.

Card Platinum
Type: Platinum with Rewards

New Account Existing
 Account No: _____

Requested Limit: \$ _____

Liabilities

Landlord/Mortgage Co. _____

Monthly Payment \$ _____

Balance Owing \$ _____

Personal References

NAME _____
STREET ADDRESS _____
CITY, STATE, ZIP _____
HOME NUMBER (DAYTIME) _____

Authorized User

NAME (Last, First, Middle Initial) _____
SOC. SEC. # _____ BIRTH DATE: _____

Balance Transfer

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

FINANCIAL INSTITUTION NAME _____
STREET ADDRESS _____
CITY, STATE, ZIP _____
NAME ON ACCOUNT _____

CREDIT CARD ACCOUNT # AND CARD TYPE (I.E. VISA, MC, DEPT. STORE, AMEX, ETC.)

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

X _____ Date _____
APPLICANT'S SIGNATURE

X _____ Date _____
CO-APPLICANT'S SIGNATURE

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

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% 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% 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 .

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

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.



Local 804 Federal Credit Union

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