

# 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 12 months
- 0.00% - 1.99% Introductory APR for the first 12 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 12 months
- 0.00% - 1.99% Introductory APR for the first 12 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 can take 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	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b>  <b>0.00% or 1.99%</b>                      Introductory APR for a period of twelve billing cycles, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be <b>9.99%, 10.99%, 11.99%, 12.99%, or 13.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum with Rewards</b>  <b>0.00% or 1.99%</b>                      Introductory APR for a period of twelve billing cycles, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be <b>10.99%, 11.99%, 12.99%, 13.99%, or 14.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b>  <b>0.00%</b> Introductory APR for a period of twelve billing cycles.                      After that your APR will be <b>9.99%, 10.99%, 11.99%, 12.99%, or 13.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum with Rewards</b>  <b>0.00%</b> Introductory APR for a period of twelve billing cycles.                      After that your APR will be <b>10.99%, 11.99%, 12.99%, 13.99%, or 14.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>  <b>17.99%</b></p> <p><b>Visa Platinum with Rewards</b>  <b>17.99%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

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

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

**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 twelve 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 twelve 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 15, 2024.

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**

44 S Bayles Ave. Ste 204  
Port Washington, NY 11050

Phone (718) 878-4624  
 Fax (718) 878-4623  
 Email [info@cu804.org](mailto:info@cu804.org)

[www.cu804.org](http://www.cu804.org)