American Eagle Federal Credit Union

Visa® Credit Card Application

Select One: ☐ Increase ☐ New Card Credit Line Requested $ _____

Select One: ☐ Individual ☐ Joint

Select One: ☐ Platinum ☐ Platinum Rewards

APPLICANT

Last Name _____ First Name _____ MI ____ Soc Sec #_____ Date of Birth _____

Street Address _____ City _____ State _____ Zip_____

Home Phone _____ Cell Phone _____# of Dependents _____ Mother's Maiden Name_____

☐ Rent ☐ Own Monthly Housing Payment $ _____ Years at Present Address _____

Previous Address (if less than three years at present address) _____

Occupation _____ Present Employer _____ # of Years _____

Work Phone _____ Ext _____ Gross Monthly Income $ _____ Other Monthly Income $ _____

CO-APPLICANT

Last Name _____ First Name _____ MI ____ Soc Sec #_____ Date of Birth _____

Street Address _____ City _____ State _____ Zip_____

Occupation _____ Present Employer _____ # of Years _____

Work Phone _____ Ext _____ Gross Monthly Income $ _____ Other Monthly Income $ _____

The above statements are submitted for the purpose of obtaining credit and are certified to be true and correct. I/We agree that the usual credit inquiries may be made to verify statements. I/We agree that this application shall remain the property of American Eagle Federal Credit Union whether the credit line is granted or denied. I/We have read the terms and conditions as stated on this credit application and agree to the same. I/We understand that when I/we receive my/our Visa Credit Card Agreement, I/we will read the terms and conditions for said agreement, and my/our use of the Visa Credit Card will constitute acceptance of the terms and conditions contained in the agreement.

Applicant Signature _____ Date (mm/dd/yy) _____

Co-Applicant Signature _____ Date (mm/dd/yy) _____

FOR CREDIT UNION USE ONLY: Credit Limit $ _____ Visa Account # _____

Visa Credit Card Application
350-110 (Rev. 04/2014)

American Eagle™
Federal Credit Union

NCUA Federally insured by NCUA. Equal Opportunity Lender. EQUAL HOUSING LENDER

American Eagle Federal Credit Union

Visa® Credit Card Disclosure of Rates and Terms

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchase	
Platinum Rewards:	**2.99%** Intro APR until the last day of your billing period for the first 12 months. After that, your APR will be **11.90%** to **18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.*
Platinum:	**9.90%** to **18.00%** when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.**
APR for Balance Transfers	
Platinum Rewards	**2.99%** Intro APR until the last day of your billing period for the first 12 months. After that, your APR will be **11.90%** to **18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Platinum	**9.90%** to **18.00%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	
Platinum Rewards	**2.99%** Intro APR until the last day of your billing period for the first 12 months. After that, your APR will be **11.90%** to **18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Platinum	**9.90%** to **18.00%,** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if we: • Have not received a required Minimum Payment within sixty (60) days after the payment is due. **How Long will the Penalty APR Apply?** This increased APR will remain in effect for no longer than six (6) months, provided that you make all required Minimum Payments on time during that period. If you fail to make all required Minimum Payments on time for six (6) consecutive billing cycles, the 18% APR will remain in effect until you do so.
Paying Interest	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. We will begin charging interest on cash advances, balance transfers, convenience check, and overdraft protection transactions on the transaction date.
Minimum Interest Charge	**None**
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	
Annual Fee	**None**
Transaction Fees:	
• Balance Transfer and Convenience Check	Either **$10** or **4%** of the amount of each transaction, whichever is greater (maximum fee: $120)
• Cash Advance	Either **$10** or **4%** of the amount of each cash advance, whichever is greater (maximum fee: $120)
• Overdraft Protection	Either **$10** or **4%** of the amount of each overdraft transaction, whichever is greater (maximum fee: $120)
• Foreign Transaction	**3%** of each transaction in U.S. dollars.
Penalty Fees:	
• Late Payment	Up to **$35**
• Over-the-Credit Limit	Up to **$30** per statement cycle
• Returned Payment	**None**
Other Fees:	
• Card Replacement	**$10.00**

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

* Platinum Rewards: We add 8.65% - 14.75% to the Prime Rate to determine the Purchase APR.

** Platinum: We add 6.65% - 14.75% to the Prime Rate to determine the Purchase APR.

The information provided was accurate at the time of printing, 4/2014; however, it is subject to change. For current information, call us at 800.842.0145, ext. 5101, or write to American Eagle Federal Credit Union, 417 Main Street, East Hartford, CT 06118.

KEEP THIS DISCLOSURE FOR YOUR RECORDS.

American Eagle™
Federal Credit Union