

# Visa® Credit Card Application

Select One:  Increase  New Card Credit Line Requested \$ \_\_\_\_\_

Select One:  Individual  Joint

Select One:  Platinum  Platinum Rewards  Signature  Secured

## APPLICANT

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_ Soc Sec # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

E-mail \_\_\_\_\_ # of Dependents \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ 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 \_\_\_\_\_

E-mail \_\_\_\_\_

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 Financial Credit Union, Inc. 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.

If you are a covered borrower under the Military Lending Act, please call 800.842.0145 to receive your federally required oral disclosures.

Applicant Signature \_\_\_\_\_ Date (mm/dd/yy) \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date (mm/dd/yy) \_\_\_\_\_

**FOR CREDIT UNION USE ONLY:** Credit Limit \$ \_\_\_\_\_ Visa Account # \_\_\_\_\_

Secured Card Only: Secondary Savings Account # \_\_\_\_\_



**Visa® Credit Card Disclosure of Rates and Terms – Platinum Card**

| <b>Interest Rates and Interest Charges</b>  |   |
|---|---|
| Annual Percentage Rate (APR)<br><b>APR for Purchases</b>  | <b>14.15% to 18.00%</b> when you open your account.<br><br>This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Cash Advances</b>  | <b>14.15% to 18.00%</b> when you open your account.<br><br>This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Balance Transfers</b>  | <b>0.00%</b> Introductory APR for 12 months on balance transfers made between December 1, 2024 – February 28, 2025.<br><br>After that, your APR will be <b>14.15% to 18.00%</b> based on your creditworthiness.<br><br>This APR will vary with the market based on the Prime Rate.  |
| <b>Penalty APR &amp; When it Applies:</b>   | <b>18.00%</b><br><br>This APR may be applied to your account if you make a late payment.<br><br><b>How Long will the Penalty APR Apply?</b> If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.   |
| <b>Paying Interest</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. We will begin charging interest on cash advances, balance transfers, convenience check, and overdraft protection transactions on the transaction date. |
| <b>Minimum Interest Charge</b>  | <b>None</b>   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>   | <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></b>   |
| <b>Fees</b>   |   |
| <b>Annual Fee</b>   | <b>None</b>   |
| <b>Transaction Fees:</b><br><br>• Balance Transfer<br>• Cash Advance<br>• Overdraft Protection<br>• Foreign Transaction | Either <b>\$10 or 3%</b> of the amount of each transaction, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each overdraft transaction, whichever is greater.<br><b>3%</b> of each transaction in U.S. dollars.                    |
| <b>Penalty Fees:</b><br>• Late Payment<br>• Over-the-Credit Limit<br>• Returned Payment                                 | Up to <b>\$37</b><br><b>None</b><br><b>\$25</b>   |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise these rights is provided in your account agreement.

The information about the costs of the cards described in this disclosure is accurate as of 01/2025. This information may have changed after that date. To find out what may have changed, call us at 800.842.0145.

**Visa® Credit Card Disclosure of Rates and Terms – Platinum Rewards Card**

| Interest Rates and Interest Charges  |   |
|--|---|
| Annual Percentage Rate (APR)<br><b>APR for Purchases</b>   | <b>2.99%</b> Introductory APR for the first 12 months after account opening.<br>After that, your APR will be <b>16.15% to 18.00%</b> . This APR will vary with the market rate based on the Prime Rate.   |
| <b>APR for Cash Advances</b>   | <b>2.99%</b> Introductory APR for the first 12 months after account opening.<br>After that, your APR will be <b>16.15% to 18.00%</b> . This APR will vary with the market rate based on the Prime Rate.   |
| <b>APR for Balance Transfers</b>   | <b>0.00%</b> Introductory APR for the first 12 months after account opening.<br>After that, your APR will be <b>16.15% to 18.00%</b> . This APR will vary with the market rate based on the Prime Rate.   |
| <b>Penalty APR &amp; When it Applies:</b>  | <b>18.00%</b><br>This APR may be applied to your account if you make a late payment.<br><b>How Long will the Penalty APR Apply?</b> If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.   |
| <b>Paying Interest</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. We will begin charging interest on cash advances, balance transfers, convenience check, and overdraft protection transactions on the transaction date. |
| <b>Minimum Interest Charge</b>   | <b>None</b>   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>  | <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></b>   |
| Fees   |   |
| <b>Annual Fee</b>  | <b>None</b>   |
| <b>Transaction Fees:</b><br><ul style="list-style-type: none"><li>• Balance Transfer</li><li>• Cash Advance</li><li>• Overdraft Protection</li><li>• Foreign Transaction</li></ul> | Either <b>\$10 or 3%</b> of the amount of each transaction, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each overdraft transaction, whichever is greater.<br><b>3%</b> of each transaction in U.S. dollars.                    |
| <b>Penalty Fees:</b><br><ul style="list-style-type: none"><li>• Late Payment</li><li>• Over-the-Credit Limit</li><li>• Returned Payment</li></ul>                                  | Up to <b>\$37</b><br><b>None</b><br><b>\$25</b>   |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise these rights is provided in your account agreement.

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**Visa® Credit Card Disclosure of Rates and Terms – Signature Card**

| Interest Rates and Interest Charges   |   |
|---|---|
| Annual Percentage Rate (APR)<br><b>APR for Purchases</b>  | <b>2.99%</b> Introductory APR for the first 12 months after account opening.<br>After that, your APR will be <b>15.15% to 18.00%</b> . This will vary with the market rate based on the Prime Rate.   |
| <b>APR for Cash Advances</b>  | <b>2.99%</b> Introductory APR for the first 12 months after account opening.<br>After that, your APR will be <b>15.15% to 18.00%</b> . This APR will vary with the market rate based on the Prime Rate.   |
| <b>APR for Balance Transfers</b>  | <b>0.00%</b> Introductory APR for the first 12 months after account opening.<br>After that, your APR will be <b>15.15% to 18.00%</b> . This APR will vary with the market rate based on the Prime Rate.   |
| <b>Penalty APR &amp; When it Applies:</b>   | <b>18.00%</b><br>This APR may be applied to your account if you make a late payment.<br><b>How Long will the Penalty APR Apply?</b> If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.   |
| <b>Paying Interest</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. We will begin charging interest on cash advances, balance transfers, convenience check, and overdraft protection transactions on the transaction date. |
| <b>Minimum Interest Charge</b>  | None  |
| <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>  |
| Fees  |   |
| <b>Annual Fee</b>   | None  |
| <b>Transaction Fees:</b><br><ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Overdraft Protection</li> <li>• Foreign Transaction</li> </ul> | Either <b>\$10 or 3%</b> of the amount of each transaction, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each overdraft transaction, whichever is greater.<br><b>None</b>   |
| <b>Penalty Fees:</b><br><ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>                                   | Up to <b>\$37</b><br><b>None</b><br><b>\$25</b>   |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise these rights is provided in your account agreement.

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**KEEP THIS DISCLOSURE FOR YOUR RECORDS.**

**01/2025**

**Visa® Credit Card Disclosure of Rates and Terms – Secured Card**

| Interest Rates and Interest Charges   |   |
|---|---|
| Annual Percentage Rate (APR)<br><b>APR for Purchases</b>  | <b>18.00%</b> when you open your account.<br><br>This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Cash Advances</b>  | <b>18.00%</b> when you open your account.<br><br>This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Balance Transfers</b>  | <b>0.00%</b> Introductory APR for 12 months on balance transfers made between December 1, 2024 – February 28, 2025.<br>After that, your APR will be <b>18.00%</b> , based on your creditworthiness.<br><br>This APR will vary with the market based on the Prime Rate.  |
| <b>Penalty APR &amp; When it Applies:</b>   | <b>18.00%</b><br><br>This APR may be applied to your account if you make a late payment.<br><br><b>How Long will the Penalty APR Apply?</b> If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.   |
| <b>Paying Interest</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. We will begin charging interest on cash advances, balance transfers, convenience check, and overdraft protection transactions on the transaction date. |
| <b>Minimum Interest Charge</b>  | <b>None</b>   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>   | <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></b>   |
| Fees  |   |
| <b>Annual Fee</b>   | <b>None</b>   |
| <b>Transaction Fees:</b><br><br><ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Overdraft Protection</li> <li>• Foreign Transaction</li> </ul> | Either <b>\$10 or 3%</b> of the amount of each transaction, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater.<br>Either <b>\$10 or 3%</b> of the amount of each overdraft transaction, whichever is greater.<br><b>3%</b> of each transaction in U.S. dollars.                    |
| <b>Penalty Fees:</b><br><ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>                                       | Up to <b>\$37</b><br><b>None</b><br><b>\$25</b>   |

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

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

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