

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 # _____

American Eagle Financial Credit Union, Inc.

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) APR for Purchases	13.65% to 18.00% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.65% to 18.00% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.65% to 18.00% when you open your account. This APR will vary with the market based on the Prime Rate.
Penalty APR & When it Applies:	18.00% This APR may be applied to your account if you make a late payment. How Long will the Penalty APR Apply? If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.
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: <ul style="list-style-type: none">Balance TransferCash AdvanceOverdraft ProtectionForeign Transaction	Either \$10 or 3% of the amount of each transaction, whichever is greater. Either \$10 or 3% of the amount of each cash advance, whichever is greater. Either \$10 or 3% of the amount of each overdraft transaction, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees: <ul style="list-style-type: none">Late PaymentOver-the-Credit LimitReturned Payment	Up to \$37 None \$25

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 12/2025. This information may have changed after that date. To find out what may have changed, call us at 800.842.0145.

American Eagle Financial Credit Union, Inc.

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) APR for Purchases	2.99% Introductory APR for the first 12 months after account opening. After that, your APR will be 15.65% to 18.00% . This APR will vary with the market rate based on the Prime Rate.
APR for Cash Advances	2.99% Introductory APR for the first 12 months after account opening. After that, your APR will be 15.65% to 18.00% . This APR will vary with the market rate based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for the first 12 months after account opening. After that, your APR will be 15.65% to 18.00% . This APR will vary with the market rate based on the Prime Rate.
Penalty APR & When it Applies:	18.00% This APR may be applied to your account if you make a late payment. How Long will the Penalty APR Apply? If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.
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 • Cash Advance • Overdraft Protection • Foreign Transaction	 Either \$10 or 3% of the amount of each transaction, whichever is greater. Either \$10 or 3% of the amount of each cash advance, whichever is greater. Either \$10 or 3% of the amount of each overdraft transaction, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees: • Late Payment • Over-the-Credit Limit • Returned Payment	Up to \$37 None \$25

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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American Eagle Financial Credit Union, Inc.

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) APR for Purchases	18.00% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00% when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	18.00% when you open your account. This APR will vary with the market based on the Prime Rate.
Penalty APR & When it Applies:	18.00% This APR may be applied to your account if you make a late payment. How Long will the Penalty APR Apply? If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.
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: <ul style="list-style-type: none">• Balance Transfer• Cash Advance• Overdraft Protection• Foreign Transaction	Either \$10 or 3% of the amount of each transaction, whichever is greater. Either \$10 or 3% of the amount of each cash advance, whichever is greater. Either \$10 or 3% of the amount of each overdraft transaction, whichever is greater. 3% of each transaction in U.S. dollars.
Penalty Fees: <ul style="list-style-type: none">• Late Payment• Over-the-Credit Limit• Returned Payment	Up to \$37 None \$25

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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American Eagle Financial Credit Union, Inc.

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) APR for Purchases	2.99% Introductory APR for the first 12 months after account opening. After that, your APR will be 14.65% to 18.00% . This will vary with the market rate based on the Prime Rate.
APR for Cash Advances	2.99% Introductory APR for the first 12 months after account opening. After that, your APR will be 14.65% to 18.00% . This APR will vary with the market rate based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for the first 12 months after account opening. After that, your APR will be 14.65% to 18.00% . This APR will vary with the market rate based on the Prime Rate.
Penalty APR & When it Applies:	18.00% This APR may be applied to your account if you make a late payment. How Long will the Penalty APR Apply? If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive minimum payments when due.
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: <ul style="list-style-type: none">• Balance Transfer• Cash Advance• Overdraft Protection• Foreign Transaction	Either \$10 or 3% of the amount of each transaction, whichever is greater. Either \$10 or 3% of the amount of each cash advance, whichever is greater. Either \$10 or 3% of the amount of each overdraft transaction, whichever is greater. None
Penalty Fees: <ul style="list-style-type: none">• Late Payment• Over-the-Credit Limit• Returned Payment	Up to \$37 None \$25

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

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