

# 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, ext. 5111 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

### Interest Rates and Interest Charges

<p>Annual Percentage Rate (APR) for Purchase</p> <p>Platinum Rewards:</p> <p>Signature:</p> <p>Platinum:</p> <p>Secured:</p>	<p><b>2.99%</b> Introductory APR is good for 12 months from the account opening date. After that, your APR will be <b>11.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.*</p> <p><b>2.99%</b> Introductory APR is good for 12 months from the account opening date. After that, your APR will be <b>10.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.***</p> <p><b>9.90%</b> to <b>18.00%</b> when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.**</p> <p><b>15.90%</b> to <b>18.00%</b>. This APR will vary with the market based on the Prime Rate.****</p>
<p>APR for Balance Transfers</p> <p>Platinum Rewards:</p> <p>Signature:</p> <p>Platinum:</p> <p>Secured:</p>	<p><b>0.00%</b> Introductory APR is good for 12 months from the account opening date. After that, your APR will be <b>11.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>0.00%</b> Introductory APR is good for 12 months from the account opening date. After that, your APR will be <b>10.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.***</p> <p><b>9.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>15.90%</b> to <b>18.00%</b>. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p> <p>Platinum Rewards:</p> <p>Signature:</p> <p>Platinum:</p> <p>Secured:</p>	<p><b>2.99%</b> Introductory APR is good for 12 months from the account opening date. After that, your APR will be <b>11.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>2.99%</b> Introductory APR is good for 12 months from the account opening date. After that, your APR will be <b>10.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.***</p> <p><b>9.90%</b> to <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>15.90%</b> to <b>18.00%</b>. This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When it Applies</p>	<p><b>18.00%</b></p> <p>This APR may be applied to your account if we:</p> <ul style="list-style-type: none"> <li>• Have not received a required Minimum Payment within sixty (60) days after the payment is due.</li> </ul> <p><b>How Long will the Penalty APR Apply?</b> 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.</p>

## Interest Rates and Interest Charges, *continued*

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	<b>None</b>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## Fees

Annual Fee	<b>None</b>
Transaction Fees: <ul style="list-style-type: none"><li>• Balance Transfer and Convenience Check</li><li>• Cash Advance</li><li>• Overdraft Protection</li><li>• Foreign Transaction</li></ul>	<p>Either <b>\$10</b> or <b>4%</b> of the amount of each transaction, whichever is greater (maximum fee: \$120)</p> <p>Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater (maximum fee: \$120)</p> <p>Either <b>\$10</b> or <b>4%</b> of the amount of each overdraft transaction, whichever is greater (maximum fee: \$120)</p> <p><b>3%</b> of each transaction in U.S. dollars.</p>
Penalty Fees: <ul style="list-style-type: none"><li>• Late Payment</li><li>• Over-the-Credit Limit</li><li>• Returned Payment</li></ul>	<p>Up to <b>\$35</b></p> <p>Up to <b>\$30</b></p> <p><b>None</b></p>
Other Fees: <ul style="list-style-type: none"><li>• Card Replacement</li></ul>	<b>\$10.00</b>

**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.

\*\*\* Signature: We add 7.65% - 14.75% to the Prime Rate to determine the Purchase APR.

\*\*\*\* Secured: We add 12.65% to the Prime Rate to determine the Purchase APR.

The information provided was accurate at the time of printing, 03/2015; however, it is subject to change. For current information, call us at 800.842.0145, ext. 5101, or write to American Eagle Financial Credit Union, 417 Main Street, East Hartford, CT 06118.

**KEEP THIS DISCLOSURE FOR YOUR RECORDS.**

