



Credit Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Credit Limit Requested: \$ _____

VISA® Classic
\$500.00 minimum credit line

VISA® Gold
\$5,000.00 minimum credit line

VISA® Platinum
\$5,000.00 minimum credit line

Check Account Choice:

- Individual Account Joint Account (See Co-Applicant and Signatures section) Credit Line Increase

Applicant Note: All applicable sections should be filled out completely to avoid delay in processing your application.

Last Name		First	Middle	Social Security Number	
Date of Birth	# of Dependents	Home Phone	Cell Phone	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	Monthly Payment \$
Current Address		City	State	Zip Code	How Long (Years)
Mailing Address (if different from above)		City	State	Zip Code	How Long (Years)
Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (Years)
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone		Date Employed	
Employer Address			Position/Occupation		Monthly Gross Income
Name and Address of Previous Employer (if less than 2 years at present employer)					How Long (Years)
Source of Additional Income: Income from alimony, child support, or separate maintenance need not be revealed if it is not considered in determining creditworthiness.					Amount Per Month
Nearest Relative Not Living With You			Home Phone		Relationship

Co-Applicant Intended for Joint Applicant. This information is not required for an Individual Account.

Last Name		First	Middle	Social Security Number	
Date of Birth	# of Dependents	Home Phone	Cell Phone	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	Monthly Payment \$
Current Address		City	State	Zip Code	How Long (Years)
Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (Years)
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone		Date Employed	
Employer Address			Position/Occupation		Monthly Gross Income

Transfer of Balance Request Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

Credit Card Number	Amount To Be Transferred
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Credit Information Attach additional sheets if necessary.

Name and Address of Creditor	Name Under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Home Mortgage/Rent				
2. Bank Credit Card				

Signatures

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Applicant Signature **Date** **Co-Applicant Signature** **Date**

IMPORTANT DISCLOSURES

Interest Rate and Interest Charges	VISA® Classic	VISA® Gold	VISA® Platinum
Annual Percentage Rate (APR) for Purchases	18.00% This APR will vary with the market based on the Prime Rate.	16.65% This APR will vary with the market based on the Prime Rate.	14.74% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	18.00% This APR will vary with the market based on the Prime Rate.	16.65% This APR will vary with the market based on the Prime Rate.	14.74% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00% This APR will vary with the market based on the Prime Rate.	16.65% This APR will vary with the market based on the Prime Rate.	14.74% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None	None	None
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. The interest charge on cash advances begins from the date you obtained the cash advance.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00.		
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	VISA® Classic	VISA® Gold	VISA® Platinum
Annual Fee	None	None	None
Transaction Fees			
Balance Transfers	None	None	None
Cash Advances	None	None	None
Foreign Transaction	1.0%	1.0%	1.0%
Other	None	None	None
Penalty Fees			
Late Payment	Up to \$25.00	Up to \$25.00	Up to \$25.00
Over-the-Credit-Limit	Up to \$25.00	Up to \$25.00	Up to \$25.00
Returned Payment	Up to \$15.00	Up to \$15.00	Up to \$15.00
Other	None	None	None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your Credit Card Agreement for more details. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement. **Effective Date:** The information about the costs of the card described in this disclosure is accurate as of October 1, 2024. The Prime Rate is 8.00% as of September 19, 2024. This information may have changed after that date.

For Internal Use Only

VISA Account No.	Credit Line
Date Approved	Approved By

HFCU VISA CLASSIC: INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	18.00% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	18 00% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18 00% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None.
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. The interest charge on cash advances begins from the date you obtained the cash advance.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.00 .
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 Fees	None.
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer None. • Cash Advance None. • Foreign Fees 1.0% of each transaction in U.S. Dollars. • Other None.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25.00 • Over-the-Credit-Line Up to \$25.00 • Returned Payment Up to \$15.00 • Other None.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Effective Date: The information about the costs of the card described in this disclosure is accurate as of October 1, 2024. This information may have changed after that date.