Interest Rates and Interest Charges	Visa® Classic	Visa® Gold	Visa® Platinum	Hartford Federal Credit Union CREDIT APPLICATION Credit Limit Requested \$			Check Account Choice: (Signature required for joint applicant)					
Annual Percentage Rate (APR) for Purchases	18.00% This APR will vary with the market based on the Prime	17.15% This APR will vary with the market based on the Prime	15.24% This APR will vary with the market based on the Prime		heck Card Choice			□Visa® Gold □Visa® Platinum (\$5,000.00 minimum credit line) (\$5,000.00 minimum			(see co-applicant and signatures section)  ♦ Credit Line Increase	
APR for Balance Transfers	18.00%	17.15%	15.24%	financial institu	tions to obtain, verify and reco	rd information that is	dentifies each n	CCOUNT: To help the governmer rson who opens an Account. Who see your driver's license or other	at this means to you	<ul> <li>When you onen an Acc</li> </ul>	undering activities, Federa ount, we will ask for your	al laws require all name, address, date
	This APR will vary with the market based on the Prime Rate	This APR will vary with the market based on the Prime Rate	This APR will vary with the market based on the Prime Rate	ę	Last Name			First		Middle		Social Security Number
APR for Cash Advances	18.00%	17.15%	15.24%	oletely	Date of Birth	No. of De	pendents	Home Phone	(	Cell Phone	Own Rent Other	Monthly Payment \$
AFR 101 Casti Advances	This APR will vary with the market based on the Prime Rate	This APR will vary with the market based on the Prime Rate	This APR will vary with the market based on the Prime Rate	out com ication.	Current Address	•		City	·	State	Zip Code	How Long (yrs)
Penalty APR and When it Applies	None			filled a	Mailing Address (if different	from above)		City		State	Zip Code	How Long (yrs)
	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.			APPLICANT applicable sections should be filled out completely to avoid delay in processing your application.	Previous Address (if less th	nan 2 years at present address)		City		State	Zip Code	How Long (yrs)
Paying Interest					Employer			•	Self Employed	Work Phone		Date Employed
					Address					Position/Occupation		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00			icable s d delay	Name and Address of Previous Employer (if less than 2 years at present employer)							How Long (yrs)
For Credit Card Tips from the Consumer	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protec-			₹			imony, child support or separate considered in determining creditwor-					Amount per Month \$
Financial Protection Bureau tion Bureau at http://www.consumerfinance.gov/learnmore.				Note:	Nearest Relative (Not Living With You)					Home Phone		Relationship
Fees	Visa® Classic	Visa® Gold	Visa® Platinum	ω⊏	Last Name			First		Middle		Social Security Number
Annual Fee	None	None	None	CO-APPLICANT Intended for joint applicant, this information is not required for an individual account	Date of Birth	No. of De	pendents	Home Phone	(	Cell Phone	Own Rent Other	Monthly Payment \$
Transaction Fees				LICA it appl t requi	Current Address	<u>'</u>		City		State	Zip Code	How Long (yrs)
Balance Transfer	None	None	None	APP for joir nis no vidual	Previous Address (if less than 2 years at present addres  Employer		nt address)	City		State	Zip Code	How Long (yrs)
Cash Advances	None	None	None	Oded Justice Indiana				•	Self Employed • Yes • No	Work Phone	•	Date Employed
Foreign Transaction	1.0%	1.0%	1.0%	Inte	Address				· ·	Position/Occupation Me		Monthly Gross Income \$
Other	None	None	None	<u>B</u> _ >	Name and Address of Cred	itor	Name under	Vhich Account is Carried	1	Account Number	Balance	Monthly Payment
	110110	110110	Ttono	OTT INFO kttach ditional neets if	Home Mortgage/Rent							
Penalty Fees				<b>H</b> A Sty M	2. Bank Credit Card/Bank N	lame and Address						
Late Payment	Up to \$25.00	Up to \$25.00	Up to \$25.00	- °	PLEASE READ THE FOLI	OWING CAREFUL	l Ly before s	GNING: This statement is submi	tted to obtain credit	and I/we certify that all i	nformation herein is true	and complete. I/We agree
Over-the-Credit-Limit	Up to \$25.00	Up to \$25.00	Up to \$25.00	l RE	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.  X Applicant Signature Date							
Returned Payment	Up to \$15.00	Up to \$15.00	Up to \$15.00	SIGNATURES								
Other	None	None	None	Sign								
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 July 26, 2023. The Prime Rate is 8.50% as of July 26, 2023. This information may have changed after that date.				TRANSFER OF BAL REQUEST	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.  o Credit Card Account Number Amount to be transferred \$ Signature X							
Hartford Federal Credit Union · 964 Asylum Ave. · Hartford, CT 06105-2401   Ph 860·527·6663   Fax 860·527·2297					Visa Account No.							
072023	[8				Date Approved	Date Approved Credit Line				Approved By		

HFCU VISA CLASSIC: INTEREST RATE AND INTEREST CHARGES							
Annual Percentage Rate (APR)	18.00%						
for Purchases	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	None.						
Applies							
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	To learn more about factors to consider when applying for or using a credit						
Consumer Financial	card, visit the website of the Consumer Financial Protection Bureau at						
Protection Bureau	http://www.consumerfinance.gov/learnmore						
FEES							
Annual Fees	None.						
Transaction Fees							
<ul> <li>Balance Transfer</li> </ul>	None.						
Cash Advance	None.						
<ul> <li>Foreign Fees</li> </ul>	1.0% of each transaction in U.S. Dollars.  None.						
• Other	None.						
Penalty Fees							
Late Payment	Up to \$25.00						
Over-the-Credit-Line	Up to \$25.00 Up to \$15.00						
Returned Payment	None.						
• Other	Management of the Health of the Land of th						

**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 July 26, 2023. This information may have changed after that date.

Visa Classic 07/2023