



## 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<br><input type="checkbox"/> Own<br><input type="checkbox"/> Other |                        | Monthly Payment<br>\$ |
| 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<br><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<br><input type="checkbox"/> Own<br><input type="checkbox"/> Other |                        | Monthly Payment<br>\$ |
| 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<br><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 |
|--------------------|--------------------------|

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                         | <b>18.00%</b><br>This APR will vary with the market based on the Prime Rate.  | <b>16.15%</b><br>This APR will vary with the market based on the Prime Rate. | <b>14.24%</b><br>This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers  | <b>18.00%</b><br>This APR will vary with the market based on the Prime Rate.  | <b>16.15%</b><br>This APR will vary with the market based on the Prime Rate. | <b>14.24%</b><br>This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances  | <b>18.00%</b><br>This APR will vary with the market based on the Prime Rate.  | <b>16.15%</b><br>This APR will vary with the market based on the Prime Rate. | <b>14.24%</b><br>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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>                           |  |  |

| Fees                    | VISA® Classic | VISA® Gold    | VISA® Platinum |
|-------------------------|---------------|---------------|----------------|
| <b>Annual Fee</b>       | None          | None          | None           |
| <b>Transaction Fees</b> |               |               |                |
| Balance Transfers       | None          | None          | None           |
| Cash Advances           | None          | None          | None           |
| Foreign Transaction     | 1.0%          | 1.0%          | 1.0%           |
| Other                   | None          | None          | None           |
| <b>Penalty Fees</b>     |               |               |                |
| 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 January 1, 2025. The Prime Rate is 7.50% as of December 19, 2024 . This information may have changed after that date.

For Internal Use Only

|                  |             |
|------------------|-------------|
| VISA Account No. | Credit Line |
| Date Approved    | Approved By |

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

**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.

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