



# 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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## HFCU VISA GOLD: INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.65%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>16 65%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>16 65%</b> 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>

### FEES

<b>Annual Fees</b>	<b>None.</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b>      <b>None.</b></li> <li>• <b>Cash Advance</b>        <b>None.</b></li> <li>• <b>Foreign Fees</b>         <b>1.0%</b> of each transaction in U.S. Dollars.</li> <li>• <b>Other</b>                    <b>None.</b></li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• <b>Late Payment</b>         <b>Up to \$25.00</b></li> <li>• <b>Over-the-Credit-Line</b>   <b>Up to \$25.00</b></li> <li>• <b>Returned Payment</b>   <b>Up to \$15.00</b></li> <li>• <b>Other</b>                    <b>None.</b></li> </ul>

**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.