

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.

	Cre	dit Lim	nit Requeste	e d : \$					
			□ VISA® Gold \$5,000.00 mini					/ISA® Platinum 000.00 minimum credit line	
Check Account Choice Individual Account	□ Joint A		(See Co-Applicant	_					ne Increase
Applicant Note: All app	licable sections	should b		npletely t		delay in p	rocessi		
Last Name			First		Middle			Social	Security Number
Date of Birth	# of Dependents	Home Ph	none	Cell Phon	e e		□ Rent □ Own □ Other		Monthly Payment \$
Current Address			City		State	Zip Code			Long (Years)
Mailing Address (if different fro	om above)		City		State	Zip Code H		How I	ong (Years)
Previous Address (if less than	2 years at present a	ddress)	City		State	zate Zip Code Ho		How I	ong (Years)
Employer			Self Employed □ Yes □ No	Work Pho		Date Employed			
Employer Address					Position/Occupation		Mont	hly Gross Income	
Name and Address of Previou	s Employer (if less t	han 2 yea	rs at present emplo	oyer)	1			How I	ong (Years)
Source of Additional Income: is not considered in determin			ipport, or separate	maintenar	nce need n	ot be revea	aled if it	Amou	int Per Month
Nearest Relative Not Living W	ith You				Home Ph	one		Relati	onship
	d for Joint Applic	cant. Thi		s not requ		an Indivi	dual Ac		
Last Name			First		Middle			Social	Security Number
Date of Birth	# of Dependents	Home Ph	none	Cell Phon	e		□ Rent □ Own □ Other		Monthly Payment \$
Current Address			City		State	Zip Code			ong (Years)
Previous Address (if less than 2 years at present address)			City	State Zip Code		How I	ong (Years)		
Employer			Self Employed □ Yes □ No	0			Date I	Employed	
Employer Address					Position/Occupation Monthly Gross Income			hly Gross Income	
Transfer of Balance Rebelow to my new credit ca	quest Upon ap rd account.	proval, I	wish to transfer	r my prese					ccount(s) listed
Credit Card Number					Amo	ount To Be	ıransterr	ed	

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	17.74%	15.65%	13.74%	
Purchases	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.	
ADD for Dolones Transfers	17.74%	15.65%	13.74%	
APR for Balance Transfers	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.	
APR for Cash Advances	17.74%	15.65%	13.74%	
	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.	
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 November 1, 2025. The Prime Rate is 7.00% as of October 29, 2025. This information may have changed after that date.

For Internal Use Only

VISA Account No.		Credit Line
Date Approved	Approved By	

HFCU VISA PLATINUM: INTEREST RATE AND INTEREST CHARGES			
Annual Percentage Rate (APR)	13.74%		
for Purchases	This APR will vary with the market based on the Prime Rate.		
APR for Balance Transfers	13.74%		
	This APR will vary with the market based on the Prime Rate.		
APR for Cash Advances	13.74%		
	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			
 Balance Transfer 	None.		
Cash Advance	None.		
 Foreign Fees 	1.0% of each transaction in U.S. Dollars. None.		
• Other	Notice.		
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 latest and the lat		

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Visa Platinum 11/2025