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Credit Cards

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Apply for a VISA Credit Card

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa & Visa Platinum Credit Cards. They're accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

Visa Platinum Credit Card for the purchase of goods or services, the following benefits are yours!

Scorecard Bonus Points

Earn Bonus Points for every net retail purchase you make with our Metro Shores Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You'll be amazed at what ScoreCard has to offer! To find out how the plan works, ask one of our friendly representatives.

Interest Rates and Interest Charges	Visa	Visa Platinum
Annual Percentage Rate (APR) for Purchases	11.88% Fixed	8.88% Fixed
APR for Balance Transfers	11.88% Fixed	8.88% Fixed
APR for Cash	11.88% Fixed	8.88% Fixed

Advances		
Penalty APR and When it Applies	None	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	None	
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 web site of the Consumer Protection Bureau at http://www.consumerfinance.gov/learnmore .	
Fees	Visa	Visa Platinum
Annual Fee	None	None
Transaction Fees		
Balance Transfer	None	
Cash Advances	None	
Foreign Transaction	None	
Penalty Fees		
Late Payment	Up to \$25.00	
Over-the-Credit Limit	None	
Returned Payment	Up to \$30.00	
Other Fees		
Card Replacement		

Fee	\$10.00
• Rush Card Fee	\$15.00

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). *An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. (734) 676-5666

VISA Credit Card Application

* Required Fields

VISA Application

Credit limit requested

Account # (or enter 0000 non-member)

Account Preference ☐ Classic ☐ Platinum ☐ Individual Account ☐ Joint Account ☐ Credit Limit Increase ☐ Shared Secured

*A copy of a current paystub may be required.

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.

Applicant

* Last Name

* First Name

Middle Name

* Social Security Number

* Date of Birth	month... / day... / year...
* Cell Phone	() - ext
Work Phone	() - ext
* Email Address	
* Rent/Mortgage	☐ Own ☐ Rent ☐ Other
* Monthly Payment	\$
* Street Address	
* City	
* State	Select State...
* Zip Code	
* Employer	
* Date Employed	month... / day... / year...
* Monthly Gross Income	\$
Other Income	\$

Co-Applicant (if applicable)

Last Name	
First Name	
Middle Name	
Social Security Number	
Date of Birth	month... / day... / year...
Cell Phone	() - ext
Work Phone	() - ext
Email Address	
Rent/Mortgage	☐ Own ☐ Rent ☐ Other
Monthly Payment	\$
Street Address	
City	
State	Select State...

Zip Code	
Employer	
Self Employed	
Date Employed	month... / day... / year...
Monthly Gross Income	\$

[Click here to read Electronic Funds agreement.](#)

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 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.

* I agree ☐ I hereby agree to grant security interest in any deposit accounts or other funds held by the credit union to secure my obligations under this credit plan.

Security CodeWhat's This?



SEARCH



I want to...



Routing & Transit Number: 272 48 5495

This Credit Union is federally-insured by the National Credit Union Administration We do business in accordance with the Fair Housing Law and Equal Opportunity Credit Act

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