

1234 5678 4567 9876

1234 GOOD THRU 12/18

JOHN L. SMITH

VISA

- *Non-variable (fixed) APR*
- *No annual fees*
- *No minimum finance charge*
- *No balance transfer fees*
- *FREE online credit card statements*
- *25-Day grace period*

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases, Cash Advance, and for Balance Transfers	VISA Platinum 9.95% to 16.95% when you open your account, based on your creditworthiness VISA Platinum with Rewards 9.95% to 17.95% when you open your account, based on your creditworthiness
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

FEES

Set-up and Maintenance Fees Replacement Card Fee Reinstatement Fee Rush Delivery Fee	\$10.00 per card \$25.00 to reopen account if closed by delinquency \$15.50 per request
Transaction Fees Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees Late Payment Fee Over-the-Credit-Limit Fee Returned Payment Fee	\$25.00 if you are 5 or more days late \$25.00 if new balance less any fees is more than \$1.00 over your credit limit (if applicable) \$25.00 per returned item
Other Fees Statement Copy Fee	\$5.00 per copy

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

VISA® CREDIT CARD APPLICATION

APPLICANT

LAST NAME _____
FIRST NAME _____ MI _____
DATE OF BIRTH _____ SOCIAL SECURITY # _____
STREET ADDRESS _____
CITY _____ STATE _____ ZIP _____
HOME PHONE _____ # OF DEPENDENTS _____
MOTHER'S MAIDEN NAME _____
☐ RENT ☐ OWN MONTHLY HOUSING PAYMENT _____
NO. OF YEARS AT PRESENT ADDRESS _____
PREVIOUS ADDRESS IF LESS THAN TWO YEARS AT PRESENT ADDRESS
STREET ADDRESS _____
CITY _____ STATE _____ ZIP _____
OCCUPATION _____
PRESENT EMPLOYER _____
NO. OF YEARS _____ WORK PHONE _____ EXT _____
GROSS MONTHLY INCOME _____
OTHER MONTHLY INCOME _____

APPLICANT SIGNATURE _____ DATE _____

Right of Off-set: I give you security interest in all funds now or hereafter to my share and share-draft accounts associated with numbers (please indicate share and share draft numbers below) and I authorize you to apply any or all such funds to the payment of any amount in the default on this account.

SHARE/SHARE DRAFT ACCOUNT NUMBERS _____

CO-APPLICANT

LAST NAME _____
FIRST NAME _____ MI _____
DATE OF BIRTH _____ SOCIAL SECURITY # _____
STREET ADDRESS _____
CITY _____ STATE _____ ZIP _____
HOME PHONE _____ # OF DEPENDENTS _____
OCCUPATION _____
PRESENT EMPLOYER _____
NO. OF YEARS _____ WORK PHONE _____ EXT _____
GROSS MONTHLY INCOME _____
OTHER MONTHLY INCOME _____

APPLICANT SIGNATURE _____ DATE _____

Right of Off-set: I give you security interest in all funds now or hereafter to my share and share-draft accounts associated with numbers (please indicate share and share draft numbers below) and I authorize you to apply any or all such funds to the payment of any amount in the default on this account.

SHARE/SHARE DRAFT ACCOUNT NUMBERS _____

I/we hereby certify that all statements made on this application which shall remain the property of Nutmeg State Financial Credit Union are true and complete, that no unfavorable information known to me or called for herein has been omitted and that these statements are made for the purpose of obtaining credit and a VISA credit Card. I/we authorize Nutmeg State Financial Credit Union to investigate my/our credit worthiness, credit history and financial responsibility through any credit bureau, including direct contact with past and present creditors and employers for the purpose of approving this application and in connection with the renewal of continuation of the credit account for which I/we are applying. I/we authorize all my creditors and employers to release information to Nutmeg State Financial Credit Union upon request and also authorize the credit union to release information concerning the credit union experience with me/us upon this request. I/we understand that this VISA Credit Card is covered with Credit Life or Disability Insurance and the balance is payable upon death, not to exceed \$30,000 of combined VISA and LOAN liability. I/we have read the terms and conditions of the VISA Credit Card Agreement, and my/our use of the VISA Credit Card will constitute acceptance of the terms and conditions contained in the Agreement.

FOR OFFICE USE ONLY

APPROVED BY: _____ CREDIT LIMIT: _____ DATE: _____

PLEASE SELECT ONE:

☐ REWARD POINT CARD ☐ NON-REWARD POINT CARD

CREDIT LINE REQUESTED \$ _____ ☐ INCREASE

SELECT ONE: ☐ INDIVIDUAL ☐ JOINT

SELECT ONE: ☐ VISA ☐ STUDENT VISA ☐ NAME CHANGE

If you would like us to authorize transactions that go over your credit limit, you can request Over-the-Credit-Limit coverage. Otherwise, transactions that exceed your limit will be declined.

If you have Over-the-Credit-Limit coverage and you go over your limit, your account will be charged a \$25.00 fee. This fee is applied if the credit limit is exceeded at any time during the statement period, even if the balance is reduced before the close of the statement period. Even if you request Over-the-Credit-Limit coverage, in some cases we may still decline transactions that cause you to go over your credit limit, such as if you are past due or significantly over your credit limit.

☐ PLEASE CHECK THE BOX IF YOU WANT **OVER-THE-CREDIT-LIMIT COVERAGE** AND TO ALLOW US TO AUTHORIZE TRANSACTIONS THAT GO OVER YOUR CREDIT LIMIT.

☐ Please be sure to include a copy of two recent paychecks or other proof of income.

And other added benefits and enhancements:

- Identity theft protection through Verified by VISA®
- Online access to statement details through e-Banking
- FREE extended warranty service
- Travel and emergency assistance services
- Auto rental collision damage reimbursement
- Dispute resolution help

Transfer Balances for Long-term Savings!

Check the interest rates on your other credit cards and loans. We can help you transfer these balances over to a new NSFCU VISA® Platinum credit card.

Call, visit a branch or go online for more information. **www.nutmegstatefcu.org**.