

**VISA PLATINUM/VISA REWARDS  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b> <b>8.49% to 16.49%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b> <b>9.49% to 17.49%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b> <b>8.49% to 16.49%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b> <b>9.49% to 17.49%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b> <b>8.49% to 16.49%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b> <b>9.49% to 17.49%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).”

**Effective Date.**

The information about the costs of the card described in this application is accurate as of April 1, 2017.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Over-the-Credit Limit Fee	\$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Document Copy Fee	\$5.00
Card Replacement Fee	\$10.00
Statement Copy Fee	\$1.00 per page
Rush Fee	Costs Vary, if applicable
Pay-by-Phone Fee	\$5.00, if applicable



# VISA Credit Card Application

I would like to apply for a

Rewards Card

Platinum Card

YES! I'll order a CUSTOM PHOTOCARD(s) at \$9.95 each.

Applicant

Other

A table that includes required credit card disclosures is on a separate document provided with this Application. To obtain any change in the required information since it was printed, call us toll free at 800.752.4613

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:

- you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI);
- your spouse will use the account, or
- you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete appropriate section below. Joint Applicant's mark the Co-Applicant box.

Guarantor: Complete the Other section if you are a guarantor on an account/loan.  Credit Limit Requested \$ \_\_\_\_\_

**APPLICANT**

NAME (Last - First - Initial)  
(LASTNAME) (FIRSTNAME)

ACCOUNT NUMBER SOCIAL SECURITY NUMBER

EMAIL ADDRESS

CELL PHONE HOME PHONE BUSINESS PHONE/EXT.

PRESENT ADDRESS (Street - City - State - Zip)  OWN  RENT  OTHER  
LENGTH AT RESIDENCE  
Months

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP  
HOME PHONE

EMPLOYMENT/INCOME START DATE

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME OTHER INCOME  
\$ \_\_\_\_\_ Per Month \$ \_\_\_\_\_ Per Month  
 NET  GROSS SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS STARTING DATE  
ENDING DATE

**OTHER**  CO-APPLICANT  SPOUSE  GUARANTOR

NAME (Last - First - Initial)  
(LASTNAME) (FIRSTNAME)

ACCOUNT NUMBER SOCIAL SECURITY NUMBER  
\*\*\*\*-\*\*-\*\*\*\*

EMAIL ADDRESS

CELL PHONE HOME PHONE BUSINESS PHONE/EXT.

PRESENT ADDRESS (Street - City - State - Zip)  OWN  RENT  OTHER  
LENGTH AT RESIDENCE  
Months

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP  
HOME PHONE

EMPLOYMENT/INCOME START DATE

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME OTHER INCOME  
\$ \_\_\_\_\_ Per Month \$ \_\_\_\_\_ Per Month  
 NET  GROSS SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS STARTING DATE  
ENDING DATE

**OTHER OBLIGATIONS**

Rent \$ \_\_\_\_\_ Child Support, Alimony, \$ \_\_\_\_\_ or Maintenance

DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT? Yes  No

**OTHER OBLIGATIONS**

Rent \$ \_\_\_\_\_ Child Support, Alimony, \$ \_\_\_\_\_ or Maintenance

DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT? Yes  No

**STATE LAW NOTICES**

**OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union

unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

**X**

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

**SIGNATURES**

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits.

**X**

APPLICANT'S SIGNATURE DATE

**X**

OTHER SIGNATURE DATE

**CREDIT UNION USE ONLY**

APPROVED  DECLINED CREDIT LIMIT \$ \_\_\_\_\_ LOAN OFFICER SIGNATURE \_\_\_\_\_ DATE: \_\_\_\_\_



## Request Visa<sup>®</sup> Over-the-Credit Limit Coverage

Due to regulatory changes, effective February 22, 2010, ProFed can no longer authorize transactions that cause you to go over your credit limit, unless you tell us otherwise. If you want us to authorize these transactions, you must request over-the-credit limit coverage. If you have over-the-credit limit coverage, in some cases we may still decline a transaction that would cause you to go over your credit limit, such as if you are past due or significantly over your credit limit.

If you want us to authorize transactions that go over your credit limit, please complete the form below. You will be sent a confirmation of your request.

I want ProFed to authorize transactions that exceed my credit limit. I understand that if I go over my credit limit, I will be charged an over limit fee, as stated in the ProFed Credit Card Agreement, of up to \$25.00. I have the right to cancel this coverage at any time.

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Date: \_\_\_\_\_

Phone Authorization

Member Signature: \_\_\_\_\_

*Please return form to your nearest branch, or mail it to us at the address below.*

**ProFed Federal Credit Union**  
PO Box 5466  
Fort Wayne, IN 46895-5466  
800-752-4613 • [www.profedcu.org](http://www.profedcu.org)



Federally Insured by NCUA

*For Credit Union Use Only*

User#: \_\_\_\_\_ Name: \_\_\_\_\_