



"Star Card 4 Schools" Credit Card Application

(Please type or print clearly)

School selected:	Rev 05/10
Credit limit requested: \$ _____	# of Cards desired () 1 () 2

Full Name (First, MI, Last, Suffix)		Email Address		Date of Birth
Ascension C.U. Member #	Drivers Lic. # and State	Social Security Number	Monthly Housing Expense \$ _____ () Own () Rent	
Physical Address (Street, City, ST, Zip)		Mailing Address		
Mother's Maiden Name		Employer and Address		
Home Phone ()	Work Phone ()	Alternate Phone ()		
Gross Monthly Income \$ _____	Alimony, Child Support or separate Maintenance Income need not be revealed if you do not choose to have it considered in this application.			

Are you married? () Yes () No If yes, do you have a marriage contract? () Yes () No (If you have a marriage contract, a copy must be submitted with application.)

NOTICE: Married applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.

() **Individual Credit:** Primary Applicant section must be complete. Complete Joint section as follows: (1) Information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or your spouse will use the Account. (2) Information about the party making the payments if you are relying on alimony, spousal support, child support or separate/spousal maintenance as a basis for repayment.

() **Joint Credit:** Provide information about both of you by completing Applicant and Joint Applicant sections.

Full Name (First, MI, Last, Suffix)		Email Address		Date of Birth
Ascension C.U. Member #	Drivers Lic. # and State	Social Security Number	Monthly Housing Expense \$ _____ () Own () Rent	
Physical Address (Street, City, ST, Zip)		Mailing Address		
Mother's Maiden Name		Employer and Address		
Home Phone ()	Work Phone ()	Alternate Phone ()		
Gross Monthly Income \$ _____	Alimony, Child Support or separate Maintenance Income need not be revealed if you do not choose to have it considered in this application.	Other Income \$ _____	Other Monthly Expenses \$ _____	

INTEREST RATES AND INTEREST CHARGES

ACU CLASSIC PRESTIGE VISA Lending Disclosure	
Annual Percentage Rate	9.50%
APR for Cash Advances	9.50%
APR for Balance Transfers	9.50%
ACU CLASSIC PREFERRED VISA Lending Disclosure	
Annual Percentage Rate	11.50%
APR for Cash Advances	11.50%
APR for Balance Transfers	11.50%
ACU CLASSIC VISA Lending Disclosure	
Annual Percentage Rate	15.50%
APR for Cash Advances	15.50%
APR for Balance Transfers	15.50%
Penalty APR and When it Applies	NONE
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	There is no minimum interest charge that will apply to your account.
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 website of the Federal Reserve Board at: http://www.federalreserve.gov/creditcard

FEES

Annual Fee	\$10.00 ("CLASSIC" VISA only)
Transaction Fees	NONE
• Balance Transfer	NONE
• Cash Advance	1% of each transaction in U.S. dollars
• Foreign Transaction	
Penalty Fees	
• Late Payment	\$20.00
• Over-the-Credit limit	NONE
• Returned Payment (NSF check fee)	\$10.00
Other Fees	
• Draft Retrieval	\$5.00
• Replacement Card	\$10.00

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 bank card 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 this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X	/ /
Applicant's Signature	Date
X	/ /
Joint Applicant's Signature	Date

If you have an existing ACU card you must close that card and transfer the balance to this card. Please provide that card number here:

FOR CREDIT UNION USE ONLY

FSO:	APPROVED BY:	Credit Limit: \$
() Prestige () Preferred () Platinum	Card Number	

How We Will Calculate Your Balance: We will use a method called "average daily balance (including new purchases)."

A finance charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is made.

BALANCE TRANSFER REQUEST

BALANCE TRANSFER: Ascension Credit Union can pay off the balance(s) of your major credit accounts. Please complete the information below and attach your last statement for each credit balance to be transferred. This balance transfer will not close your existing credit account.

Card Issuer

Account #	Amount to Transfer: \$
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Payment Address (City, ST, Zip)

Card Issuer

Account #	Amount to Transfer: \$
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Payment Address (City, ST, Zip)

Terms & Conditions of Balance Transfer: If the transfer information you provide is incomplete, Ascension Credit Union will not be able to process the transfer request. Transfers will be sent only to recognized creditors or financial institutions and will not be sent to your home or billing address. Please continue to make your minimum required payment until the requested transfer payment appears on that account billing statement. The Credit Union is not responsible for any remaining balance on that account, or for any finance charge incurred due to delays in transferring a balance. If you transfer an amount for a transaction you dispute, you may lose some or all rights against that creditor. While the Credit Union can pay your accounts directly, the Credit Union cannot close them for you (you must do so yourself). Account balance transfers are contingent upon account setup and assigned credit limit. In some cases, the Credit Union may not be able to process a balance transfer request. By signing this agreement, I authorize Ascension Credit Union to pay on my behalf each balance or portion of balance I have designated. I have read the terms and conditions of this transfer request.