



# Credit Card Application

(Please type or print clearly)

Credit Limit Requested \$	# of Cards desired ( ) 1 ( ) 2
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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.

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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 PLATINUM PRESTIGE VISA Lending Disclosure	
Annual Percentage Rate	<b>9.50%</b>
APR for Cash Advances	9.50%
APR for Balance Transfers	9.50%
ACU PLATINUM PREFERRED VISA Lending Disclosure	
Annual Percentage Rate	<b>11.50%</b>
APR for Cash Advances	11.50%
APR for Balance Transfers	11.50%
ACU PLATINUM VISA Lending Disclosure	
Annual Percentage Rate	<b>15.50%</b>
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 <b>due</b> 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 <b>minimum</b> 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: <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

## FEES

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

## 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

x	/ /
Applicant's Signature	Date
x	/ /
Joint Applicant's Signature	Date

## 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.