

**Check one:**  Visa Classic  Visa Rewards  Credit Limit Increase Number of Cards: \_\_\_\_

**Applicant**

Last Name		First Name	Middle Initial
Member #	Social Security #		Date of Birth
Current Address		City/Zip	How long?
Primary Phone	Work Phone	Email	
Employer Name		Employer Address	
Position	Hire Date	Monthly Income	

Other Income  
 You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

**Co-Applicant**

Last Name		First Name	Middle Initial
Member #	Social Security #		Date of Birth
Current Address		City/Zip	How long?
Primary Phone	Work Phone	Email	
Employer Name		Employer Address	
Position	Hire Date	Monthly Income	

Other Income  
 You need not list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.

**Personal References (Nearest family member not living with you & personal friend, neighbor or co-worker)**

**Name, address & phone number**  
 1)  
 2)

**Assets & Deposits**

**Credit** Please list all of your current debts and their monthly payments, including housing, alimony, child support, etc.

Creditor	Payment	Creditor	Payment
Creditor	Payment	Creditor	Payment

**Interest Rates and Interest Charges**

Annual Percentage Rate	Visa Classic		Visa Rewards		Paying Interest and How to Avoid Paying Interest on Purchases		Credit Card Tips from the CFPB
APR for Purchases, Balance Transfers, and Cash Advances	7.9 – 13.9%*		12.9 – 18.9%*		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. We will begin charging interest on cash advances and balance transfers on the transaction date.		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">www.consumerfinance.gov/learnmore</a> .
	Non-Variable Rate		Non-Variable Rate				
Minimum Interest Charge	Annual Fee	Balance Transfer Fee	Cash Advance Fee	Foreign Transaction Fee	Penalty Fees: Late Payment Fee	Penalty Fees: Returned Payment Fee	
If you are charged interest, the charge will be no less than \$0.00.	\$0.00	\$0.00	\$0.00	1% of each foreign transaction in U.S. Dollars	Up to \$15.00	Up to \$15.00	

**Optional Debt Protection**

**You must check one or more of the boxes. Debt Protection is not required to obtain credit under this plan.**

Life Plus, Disability and Involuntary Unemployment  Decline Debt Protection

**Signatures & Initials – All applicants please initial here:** \_\_\_\_\_

You warrant that the above information is true, and You understand that the use of Your card will constitute acknowledgment of receipt and agreement to the terms and conditions of the credit card agreement and disclosures and that You are contractually liable according to the applicable terms and conditions of the credit card agreement and disclosures. You will receive a copy of that agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. If You are issued a Credit Card, You grant and consent to a lien on Your shares with Us (except IRA accounts) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

Advantage Credit Union now offers two unique credit card programs!

#### VISA REWARDS:

You can earn 1% cash back rewards for purchases made on your Visa Credit Card. Non-Variable Rates are 12.9% - 18.9% APR based on your creditworthiness.

#### VISA CLASSIC:

While there are no cash back rewards on this card, you will love the great rates on your Mastercard as low as 7.9% APR! Non-Variable Rates are 7.9% - 13.9% APR based on your creditworthiness.



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: <http://www.consumerfinance.gov/learnmore>



#### Protecting Your Account

Our fraud detection technology helps protect your credit and/or debit card accounts from fraudulent activity. This program monitors your card transactions and detects any transactions that are different from your ordinary spending patterns.

If the system detects a potential fraudulent transaction, you may receive a telephone call regarding your card account. **Please Note:** Our credit card center will never call and ask you for your credit card number. They will only ask to verify activity. If someone calls and claims to represent the Credit Union and asks for your card number, do not give them any information and report the incident to the Credit Union at 641-792-5660.

**If your card is lost or stolen, call 833-224-7420 to report it immediately.**

**Online Alerts:** You can sign up for alerts via e-mail or text for transactions over a certain amount (set by you), for "card not present" transactions, and for international

transactions. You can sign up for this free service at [www.acuiowa.org](http://www.acuiowa.org) Select *Loans, followed by Credit Cards and click the link for "Register your credit card for online alerts."*



For your convenience, Advantage Credit Union offers you access to your credit card account on the internet with mycardinfo.

With mycardinfo, you have 24 hour on-line access to view current activity & statements, find out current and available balances, plus you can even make your payment!

To get to MyCardInfo, visit: <https://www.acuiowa.org/credit-cards#MyCardInfo1>

#### Monthly Automatic Payments

Another payment option available for your convenience is automatic monthly payments. You can authorize us, in advance, to deduct from your designated account the minimum payment, a fixed payment, or the entire balance on the payment due date at no cost to you.

***Choose the Credit Card That Fits Your Needs!***

**Visa® Classic**  
With Exceptional Rates

OR

**Visa® Rewards**  
With 1% Cash Back Rewards

***See Inside for More Details***



  
**Advantage**  
CREDIT UNION  
*Your Financial Advantage.*