

VISA Credit Card Application



Type of Account: Individual Joint Number of Authorized Users: _____

Names of Authorized Users: _____

Requested Limit on Card: \$ _____

If you are applying for credit in your name only, do not complete the Co-Applicant portion (right hand side).

Applicant Name				Co- Applicant Name			
Member #		Date of Birth		Member #		Date of Birth	
Email Address				Email Address			
Social Security Number				Social Security Number			
Home Address (Street & Number)				Home Address (Street & Number)			
City		State	Zip	City		State	Zip
<input type="radio"/> Own	<input type="radio"/> Rent	Monthly Payment		<input type="radio"/> Own	<input type="radio"/> Rent	Monthly Payment	
Home Phone		Cell Phone		Home Phone		Cell Phone	
Employer		Employer Phone		Employer		Employer Phone	
Position		Gross Monthly Salary		Position		Gross Monthly Salary	
Other Income*				Other Income*			
<small>*Can include alimony, child support, and separate maintenance income if you wish to have it considered as a basis for repaying this debt.</small>							
Name Of Nearest Relative Not Living With You			Phone				
Address		City		State		Zip	

	Applicant		Co-Applicant	
	Yes	No	Yes	No
Are you a US Citizen or permanent resident alien?				
Are you a co-maker, co-signer, or guarantor on any other loan or contract?				
Have you ever filed for bankruptcy, or are you a party in a current lawsuit?				

The undersigned person(s) by signing this form, using or permitting another to use the credit card(s) agree to be bound by the terms and conditions of the Credit Card Agreement furnished by the credit union (and listed at www.tumcu.org/credit-cards/).

I (We) agree to grant a security interest of all your share deposits to secure the outstanding debt on the card in the case of non-payment and authorize The Credit Union to apply these shares to pay any amount due. I (We) agree to pay the credit union all reasonable costs the credit union incurs to collect debts incurred under my (our) credit card agreement with the credit union or realize on any security including reasonable attorney's fees, court costs and collection agency fees to the extent allowed by applicable laws or regulations.

 Applicant Signature Date Co-Applicant Signature Date

INTEREST RATE AND INTEREST CHARGES FOR CREDIT CARDS	
Annual Percentage Rates (APR)* for Purchases, Cash Advance & Balance Transfers	APR will be based on your credit history and other factors. 9.99% - 16.99%
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 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 Consumer Financial Protection Bureau	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	
Annual Fee for Purchases, Cash Advance & Balance Transfers	None.
Transaction Fees: 1. Balance Transfer 2. Cash Advance 3. Foreign Transaction	1. None. 2. None. 3. One percent for all transactions
Other Fees: 1. Late Payment 2. Insufficient Fund(s) 3. Card/PIN Replacement 4. Statement/Merchant Copy	1. Five percent of monthly payment once payment is 10 days past due 2. \$25 3. \$15 4. \$5

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

All credit cards are subject to credit approval.