

MSUFCU Visa Credit Card Application

You must be an MSUFCU member to obtain a credit card. Joint applicant required if applicant is under 18 years of age.

Applicant Information (To apply, you must be a citizen or permanent resident of the United States.)

Bring this application to an MSUFCU branch or mail to:
 MSUFCU
 Visa Department
 PO Box 1208
 East Lansing, MI 48826-1208

Income Verification for Applicants Under 21

Job: \$ _____ / month (please fill out employer information below)

Financial Aid: \$ _____ / month (scholarships, loans, grants, etc.)

Parent Support: \$ _____ / month

If above equals zero and you are under age 21, a parent/guardian joint party is required.

Select the Visa Credit Card you would like to apply for:

Platinum Platinum Plus Signature

Sparty Sparty Helmet Sparty Helmet

Dots Burst Dots

If MSUFCU member, account number _____ Add Joint Party Add Authorized User

Print Full Name — First, Middle Initial, Last		Social Security No.		Date of Birth (Month/Day/Year)	
Driver's License Number		Issuing State		Permanent U.S. Resident <input type="checkbox"/> Yes <input type="checkbox"/> No	
Cell Phone ()		Permanent Address Apt. City State ZIP		Phone ()	
Email Address		Would you like to receive eStatements? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Employer's Name & Address		City		State ZIP Phone ()	
Date of Hire		Position		Gross Monthly Salary Rent or Mortgage Payment	
Joint Applicant Name		Social Security No.		Date of Birth (Month/Day/Year)	
Address Apt. City State ZIP		Phone ()		Employer's Name & Address	
City		State ZIP		Employer's Phone ()	
Date of Hire		Position		Gross Monthly Salary Rent or Mortgage Payment	
If member, MSUFCU account number		Joint Applicant Initials		By placing my initials here I agree that I am applying for a joint loan.	

A personal identification number (PIN) for cash advances at ATMs will be issued on this account.

Consensual Security Interest: I/we grant and consent to a security interest in the shares and dividends in any individual or joint account(s) at MSUFCU that I/we have with MSUFCU now and in the future to secure my/our credit card account. I/we understand I/we may withdraw funds from the account(s) unless I/we are in default. When I/we are in default, I/we authorize MSUFCU to apply the balance in the account(s) to any amounts due. For example, if I/we have an unpaid credit card balance, I/we agree MSUFCU may use funds in my/our account(s) to pay any or all of the unpaid balance. I understand any IRA, HSA, CESA, or any other account that would lose special tax treatment under state or federal law if given as security are not subject to this security interest.

By signing below, I/we are affirmatively agreeing that I/we are aware the granting of a security interest is a condition for the credit card and I/we intend to grant a security interest in my/our account(s).

Sign Here ▶ _____
 Applicant's Signature Date Joint Applicant's Signature Date

I/We hereby apply for an MSUFCU Visa Credit Card line of credit. In the event that the Visa Credit Card line of credit applied for is issued, I/we agree to read and comply with the terms of the Agreement and Truth-in-Lending Disclosure Statement that will be furnished with the card. I/We agree to retain such information for our records. Please issue a separate Visa card with each name printed below. I/we hereby authorize the Credit Union to check my/our credit and employment history and to answer questions about the Credit Union's credit experience with me/us. I/we specifically authorize the Credit Union to access my credit report, credit score, and other financial history and I/we consent to the use of such information to process my/our application for a credit card and to determine whether I/we qualify for other products and services the Credit Union may offer to me/us. I/we hereby authorize the release, by my/our Credit Union records custodian, of any information pertaining to my/our past and present financial status and any action pending or taken against me/us in the past. The undersigned authorizes the receipt and exchange of credit information.

Sign Here ▶ _____
 Applicant's Signature Date

_____ Date
 Joint Applicant's Signature

Issue additional cards to the following AUTHORIZED USERS (print name):

Request for MSUFCU Debt ProtectionSM (Optional)

I/We are applying for the voluntary Debt Protection selected below. Debt Protection may cancel My/Our payment or balance if I/We experience a protected life event such as: Loss of life, Disability, or Involuntary unemployment. I/We understand that Debt Protection is not required in order to obtain credit, and that I/We may terminate it at any time; if we do so within 30 days, all fees paid will be refunded. I/We also agree that to be eligible for Debt Protection at least one of the applicant's must be actively working, for wages or profit, 25 hours or more per week when the application is signed.

1. Are you actively working 25 hours or more per week? Primary Applicant: Yes No Joint Applicant: Yes No

PROTECTION REQUESTED (*MONTHLY FEE PER \$100.00 OF OUTSTANDING LOAN BALANCE.)

LifePlus + Disability + Involuntary Unemployment: \$0.399* Yes No

We will give you a copy of the contract before you are required to pay for Debt Protection. There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under the program. Carefully read the contract for a full explanation of the terms.

Your signature or authentication below means: (a) that you meet the eligibility requirements above; (b) that your election above will remain in effect, according to the terms of the contract, unless subsequently modified; (c) that you agree to the contract; (d) that you agree to pay for and, where applicable, let us add the program fee to your loan balance each month, which would subject the program fee to finance charges like the rest of your outstanding balance; (e) that the fee you are charged for this protection is subject to change; and (f) if the "No" checkbox is marked or if no checkbox is marked, you do not have protection.

Sign Here  Applicant's Signature _____ Date _____ Joint Applicant's Signature _____ Date _____

For Office Use Only

App ID

MSUFCU Platinum Visa Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.9% to 17.9% based on your creditworthiness
APRs for Balance Transfers	0% introductory APR for six (6) months from date of account opening. Rate then reverts to standard rate (9.9% to 17.9%), based on your creditworthiness.
APRs for Cash Advances	9.9% to 17.9% based on your creditworthiness
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.
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 by the due date each month.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Transaction Fees • International transaction and cash advance fees	1% for ATM transactions 3% for all other transactions calculated after the transaction has been converted to U.S. dollars
Penalty Fees • Late Payment	\$25 if the minimum payment due is \$25 or more; \$15 if the minimum payment due is \$15 to \$24.99; or \$0 if the minimum payment due is less than \$15
Other Fees • Returned Convenience Check	\$25

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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

Loss of Introductory APR: We may end your introductory APR and apply the penalty APR if your account becomes delinquent 60 days.

MSUFCU Platinum Plus Visa Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.9% to 17.9% based on your creditworthiness
APRs for Balance Transfers	13.9% to 17.9% based on your creditworthiness
APRs for Cash Advances	13.9% to 17.9% based on your creditworthiness
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.
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 by the due date each month.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Penalty Fees • Late Payment	\$25 if the minimum payment due is \$25 or more; \$15 if the minimum payment due is \$15 to \$24.99; or \$0 if the minimum payment due is less than \$15
Other Fees • Returned Convenience Check	\$25

MSUFCU Visa Signature Credit Card Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.9% to 17.9% based on your creditworthiness
APRs for Balance Transfers	14.9% to 17.9% based on your creditworthiness
APRs for Cash Advances	14.9% to 17.9% based on your creditworthiness
Penalty APR and When It Applies	17.9% The Penalty APR is applied if your account becomes delinquent 60 days. How Long Will the Penalty APR Apply? The Penalty Annual Percentage Rate will apply until you make six (6) consecutive minimum on-time payments and the line of credit is current.
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 by the due date each month.
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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	\$0 for the first year; \$99 thereafter
Penalty Fees • Late Payment	\$25 if the minimum payment due is \$25 or more; \$15 if the minimum payment due is \$15 to \$24.99; or \$0 if the minimum payment due is less than \$15
Other Fees • Returned Convenience Check	\$25

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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

Loss of Introductory APR: We may end your introductory APR and apply the penalty APR if your account becomes delinquent 60 days.

The cost of the cards described in this application is accurate as of 11/1/2020. This information may have changed after that date. To find out what may have changed, visit msufcu.org.

