## **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				Select the Visa Credit Card you would like to apply for:							
Job: \$/ month (please fill out employer information below)			11 11	□ Platinum	☐ Platinum Plus				☐ Signature		
Financial Aid: \$/ month	(scholarships, loans, o	grants, etc.)					1) High E. (1)				
Parent Support: \$/ month				V/SA Sparty		Sparty H	VISA Helmet		Sparty Helmet		
If above equals zero and you are under age 21, a parent/guardian joint party is required.				MSUE:			V reserve		<i>111511=</i> 40).		
If MSUFCU member, account number  Add Joint Party  Add Authorized User			r	Dots		Bur	VISA st		Dots		
Print Full Name — First, Middle Initial, Last				Social Security No.					Date of Birth (Mon	th/Day/Year)	
Driver's License Number			Issuing State		Permanent U.S. Resident  Yes No				Cell Phone		
Permanent Address Apt.			City		State		ZIP		Phone ( )		
Email Address			•		Would you like to receive eState			tements?			
Employer's Name & Address		City		State	State ZIP Ph		Phone (	none )			
Date of Hire	Position				Gross Monthly Salary		Rent or Mortgage Payment				
Joint Applicant Name			Social Sec	curity No.				Date of Birth (Month/Day/Year)			
Address Apt.			City		State ZIP		Phone ( )				
Employer's Name & Address			City		State	tate ZIP Empl		Employ	loyer'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.			ere I agree				
A pers  I/We hereby apply for an MSUFCU Visa Credit Care Agreement and Truth-in-Lending Disclosure State printed below. I/We hereby give authorization to history and to answer any questions about MSUF MSUFCU which I/we own, except for Individual Re Applicant's Signature	ement that will be fur my/our employer(s) t CU's credit experience	event that the rished with the to release any elements. It	Visa Credit e card. I/We employmer /We hereb dge that gr	: Card line of credit ap e agree to retain such nt verification to MSU y grant MSUFCU a sec	plied for informa CU. I/W urity in terest i	or is issued, ation for ou Ve hereby a terest in the s a conditio	I/we agree to ir records. Ple outhorize MSU e MSUFCU Ac on for the crec	read and ease issue IFCU to cl count list dit card ac	a separate Visa card heck my/our credit a ted above, and in an	d with each name and employment ny other accounts at	
Sign Here											
Joint Applicant's Signature			Da	Date							
I/We are applying for the credit insurance coverage to the sponsor of this plan and/or its affiliates or de that the purchase of this insurance is voluntary ar presently under age 71. 2. If joint life insurance is guarantors are not eligible for insurance. 3. I am e shown on the certificate. I also must be working for insurance.  DEATH OR TOTAL DISABILITY CAUSED BY The following question must be answered to deter 1. (Applicable to Disability Insurance Only) Are young asswer to the above question is true to the becaccount, the date the account is established and I	esignates. I/We under nd not required in or selected, we are eligiligible for disability in wages or profit for 2 PRE-EXISTING COmmine my eligibility for upresently working for st of my knowledge a (we) agree to pay the	nd agree to pay stand that the ight to obtain c gibble if the oldensurance if I an to hours or more on the ight to be insufance if I and the ight to be insufance if I and the ight to be insufance in	y the requir loan must I redit, and the re applicant in presently re per week MAY NOT urance: ofit for 20 h effective da rance charg	red premium. I/We un be repayable within that I/we may tent it is presently under a under age 66 and, if c on the effective date BE COVERED DUI ours or more per week the of my (our) insurance.	derstan he maxin he it at ge 71. V applica . 4. A pe RING T k? <b>Prin</b> nce will	d that fees mum loan r any time. I We must be able, my loa erson signin THE FIRST mary Appl be the date	may be paid lepayment per We also agre- jointly and ir in is repayabling this application of MONTHS licant: Ye the eligible I	eriod shove that: 1. ndividuall e within t tition as co s. s	wn on the certificate. I am eligible for life y liable under the le the maximum loan i o-applicant is not eli bursed or, for an op	. I/We understand e insurance if I am oan. Co-signers or repayment period gible for disability	
Sign Here Applicant's Signature			_ Date _	Joint Ap	olicant'	's Signatur	e			Date	
5 0% 11 0 1											

## **MSUFCU Platinum Visa Credit Card Disclosure**

<b>Interest Rates and Intere</b>	est Charges
Annual Percentage Rate (APR) for Purchases	9.9% to 17.9% based on your creditworthiness
APRs for Balance Transfers	<b>0%</b> introductory APR for six (6) months from date of account opening. Rate then reverts to standard rate ( <b>9.9% to 17.9%</b> ), based on your creditworthiness.
APRs for Cash Advances	<b>9.9% to 17.9%</b> based on your creditworthiness
Penalty APR and When It Applies	<b>17.9%</b> 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	
<ul><li>Transaction Fees</li><li>International transaction and cash advance fees</li></ul>	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

## **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	<b>13.9% to 17.9%</b> 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 Dates and Interest Charges				
Interest Rates and Interest Charges				
Annual Percentage Rate (APR) for Purchases	<b>14.9% to 17.9%</b> 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	<b>\$0</b> 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 4/1/19. This information may have changed after that date. To find out what may have changed, visit msufcu.org.



