

# 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.

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

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

**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 <small>By placing my initials here I agree that I am applying for a joint loan.</small>		

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

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 give authorization to my/our employer(s) to release any employment verification to MSUFCU. I/We hereby authorize MSUFCU to check my/our credit and employment history and to answer any questions about MSUFCU's credit experience with me/us. I/We hereby grant MSUFCU a security interest in the MSUFCU Account listed above, and in any other accounts at MSUFCU which I/we own, except for Individual Retirement Accounts. I/We acknowledge that granting this security interest is a condition for the credit card account.

**Sign Here**

Applicant's Signature _____	Date _____
Joint Applicant's Signature _____	Date _____

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

\_\_\_\_\_

\_\_\_\_\_

**Request for Group Credit Life and Disability Insurance (optional)**

I/We are applying for the credit insurance coverage(s) selected below and agree to pay the required premium. I/We understand that fees may be paid by the insurer in connection with this coverage to the sponsor of this plan and/or its affiliates or designates. I/We understand that the loan must be repayable within the maximum loan repayment period shown on the certificate. I/We understand that the purchase of this insurance is voluntary and not required in order to obtain credit, and that I/we may terminate it at any time. I/We also agree that: 1. I am eligible for life insurance if I am presently under age 71. 2. If joint life insurance is selected, we are eligible if the older applicant is presently under age 71. We must be jointly and individually liable under the loan. Co-signers or guarantors are not eligible for insurance. 3. I am eligible for disability insurance if I am presently under age 66 and, if applicable, my loan is repayable within the maximum loan repayment period shown on the certificate. I also must be working for wages or profit for 20 hours or more per week on the effective date. 4. A person signing this application as co-applicant is not eligible for disability insurance.

**DEATH OR TOTAL DISABILITY CAUSED BY PRE-EXISTING CONDITIONS MAY NOT BE COVERED DURING THE FIRST 6 MONTHS.**

The following question must be answered to determine my eligibility for disability insurance:

1. (Applicable to Disability Insurance Only) Are you presently working for wages or profit for 20 hours or more per week? **Primary Applicant:**  Yes  No

My answer to the above question is true to the best of my knowledge and belief. The effective date of my (our) insurance will be the date the eligible loan is disbursed or, for an open-end loan account, the date the account is established and I (we) agree to pay the required insurance charge.

**COVERAGE REQUESTED (\*MONTHLY PREMIUM PER \$1,000.00 OF OUTSTANDING LOAN BALANCE.)**

Single Life: 73¢\*  Yes  No

Joint Life: \$1.15\*  Yes  No

Credit Disability: \$1.29\*  Yes  No

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

## MSUFCU Platinum Plus Visa Credit Card Disclosure

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

## MSUFCU Visa Signature Credit Card Disclosure

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

**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](http://msufcu.org).

