



P.O. Box 1049  
 Traverse City, MI 49685  
 231-946-7090

# VISA CREDIT CARD APPLICATION

Credit Union Account # \_\_\_\_\_

Applicant _____	SS#/EIN/TIN _____	Birth Date _____
Address _____	City _____	State _____ Zip _____
Phone _____	Work/Mobile Phone _____	Email _____
Employer/Source of Income _____	Monthly Income _____	Additional Monthly Income* _____
How Long? _____ Years, Months _____	Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Rent or House Payment \$ _____
Co-Applicant _____	SS#/EIN/TIN _____	Birth Date _____
Address _____	City _____	State _____ Zip _____
Phone _____	Work/Mobile Phone _____	Email _____
Employer/Source of Income _____	Monthly Income _____	Additional Monthly Income* _____
How Long? _____ Years, Months _____	Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own	Monthly Rent or House Payment \$ _____

**Please indicate the limit you are applying for**

- 1. (VISA Gold \$5,000 - \$30,000) \$ \_\_\_\_\_
- 2. (VISA Classic \$500 - \$5,000) \$ \_\_\_\_\_
- 3. (Club Card \$500) \$ \_\_\_\_\_

**Important information for you to read**

\*You are not required to disclose income from alimony, child support or separate maintenance; but if you want this income considered in conjunction with this application, complete this section.

The terms of the credit you have applied for will be set in whole or in part based upon the information from a consumer report. We obtain this information from Trans Union. You may obtain a copy of your credit report without charge from Trans Union Consumer Relations by calling 800/ 888-4213.

Please read the following carefully before signing: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the credit card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. I/We agree that all advances made under this plan will be secured by the shares and deposits in all individual and joint accounts held with the Credit Union now and in the future, except any balance in an Individual Retirement Account. I/We authorize the Credit Union to obtain a credit report in connection with this application for credit and agree to comply with the terms and conditions of open-end credit agreement which I/we have signed or may be required to sign and keep on file at the Credit Union. I/We agree that photocopies and/or thermofax copies and/or electronic copies of the documents I have signed are valid and enforceable as the originals. Loan applicants must maintain a \$100 savings balance at all times.

**See brochure for additional disclosures.**

Interest Rates and Interest Charges		Fees	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>5.90%</b> Introductory APR Visa Gold & <b>7.90%</b> Introductory APR Visa Classic for the first 12 months for first time cardholders. After that APR will be <b>9.90%</b> on Visa Gold & <b>12.96%</b> on Visa Classic. <b>14.96%</b> APR for Campus Club VISA.	<b>Set-up and Maintenance Fees</b> •Visa Classic Annual Fee	<b>\$15.00</b>
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>5.90%</b> Introductory APR Visa Gold & <b>7.90%</b> Introductory APR Visa Classic for the first 12 months for first time cardholders. After that APR will be <b>9.90%</b> on Visa Gold & <b>12.96%</b> on Visa Classic. <b>14.96%</b> APR for Campus Club VISA.	<b>Transaction Fees</b> •Foreign Transaction Fee	1% of each transaction in U.S. Dollars
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>3.90%</b> for the life of the balance on Visa Gold on balances transferred by February 1, 2012. <b>5.90%</b> for the life of the balance on Visa Classic on balances transferred by February 1, 2012. After February 1, 2012 <b>5.90%</b> Introductory APR Visa Gold & <b>7.90%</b> Introductory APR Visa Classic for the first 12 months for first time cardholders. After that APR will be <b>9.90%</b> on Visa Gold & <b>12.96%</b> on Visa Classic. <b>14.96%</b> APR for Campus Club VISA.	<b>Penalty Fees</b> •Late Payment Fee •Return Item Fee	<b>\$20.00</b> <b>\$10.00</b>
<b>Penalty APR and When it Applies</b>	<b>19.90% to 24.96%</b> This APR maybe applied to your account if you are: 1) 60 days late 2) make a payment that is not honored. <b>How Long Will The Penalty APR Apply?</b> If your APR is increased the Penalty APR will apply until you make six consecutive minimum payments when due.	<b>Other Fees</b> •Statement Copy Fee •Card replacement Fee •Overnight Express Fee •2Day Express Fee	<b>\$5.00</b> <b>\$10.00</b> <b>\$35.00</b> <b>\$25.00</b>
<b>How to Avoid Paying Interest</b>	Your due date is at least 28 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.		
<b>Minimum Finance Charge</b>	None		
<b>For Credit Card Tips From The Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserveboard.gov/creditcard">www.federalreserveboard.gov/creditcard</a>		

**How We Calculate Your Balance:** We use a method called "average daily balance excluding current transactions." **Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment. **The information described was accurate as of 2/22/10. The information may have changed after that date.** To find out what may have changed, write us at: TBA Credit Union, PO Box 1049, Traverse City, MI 49685. Or call us toll free at 800-678-0987.

We intend to apply for joint credit. Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**Applicant's Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Co-Applicant's Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

### Transfer of Balance Request

Transfer balances from your existing credit cards to your new low-rate credit card by enclosing your last statement and signing below.

- No, I do not wish to transfer any balances at this time.  
 Yes, I wish to transfer the balance of the following account(s) to my new TBA Credit Union VISA:

Credit Card \_\_\_\_\_ Account # \_\_\_\_\_ Approx. Balance \$ \_\_\_\_\_

Credit Card \_\_\_\_\_ Account # \_\_\_\_\_ Approx. Balance \$ \_\_\_\_\_

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

For balance transfers, please enclose your last credit card statement for timely payoff.

Please print, complete and mail this application to TBA Credit Union, P.O. Box 1049, Traverse City, MI 49685, or visit one of our locations.