

Visa Credit Card Application



Applicant (Please Print)

Member/Account #

Member's Full Name					Marital Status Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/>		Date of Birth		Social Security No.		
Current Address				City		State	Zip Code		How Many Years Resident	Home Phone	
Mother's Maiden Name			Email				Driver's License No.		Cell Phone		
Current Employer			Business Address				City		State	Zip Code	
Business Phone		Job Title		Type of Business		Gross Monthly Salary \$	Length of Time Employed	Work Email			
Previous Employer <small>(If less than 1 year)</small>		Previous Business Address			City		State	Zip Code	Own Rent Home	\$ Monthly Payment	
Name of Nearest Relative <small>(not living with you)</small>		Relative's Address			City		State	Zip Code	Phone		
Name of Nearest Relative <small>(not living with you)</small>		Relative's Address			City		State	Zip Code	Phone		

Co-Applicant

Full Name			Home Phone		Cell Phone		Date of Birth		Social Security No.			
Current Address				City		Zip Code	Monthly Rent \$	Driver's License #		Email		
Current Employer		Business Address		City		Zip Code	Occupation & Length		Monthly Income \$	Business Phone		
Name of Nearest Relative <small>(not living with you)</small>		Relative's Address			City		State	Zip Code	Phone			

APPLICATION NOT VALID WITHOUT PROPER SIGNATURE(S)

I authorize POLAM FCU to check my credit and employment history, to make inquiries (including requesting reports from consumer credit reporting agencies and other sources) to verify my identity and determine my eligibility for credit, and in connection with any extension of credit, update, renewal, review or collection of my account or for any other legal purpose. On my request, you (POLAM FCU) will tell me whether or not you requested a credit report and the names and addresses of any credit bureaus that provided you such reports. I authorize POLAM FCU to release information to others about my credit history with POLAM FCU. I understand that you may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report regardless of who made a transaction. For CA Residents: Regardless of your marital status, you may apply for credit in your name alone. If this is a joint account, after credit approval each applicant has the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to any joint applicant. Everything that I have stated in this application is correct to the best of my knowledge. This application will remain your property and you will retain it whether or not this application is approved. I PROMISE TO REPAY POLAM FEDERAL CREDIT UNION ALL SUMES ADVANCED ON MY VISA CREDIT CARD ACCORDING TO THE TERMS AND CONDITIONS IN THE CREDIT CARD DISCLOSURE AND AGREEMENT. MY USE OF THIS CARD WILL CERTIFY MY AGREEMENT TO THOSE TERMS. I AGREE TO CHANGES IN THE TERMS AND CONDITIONS IF I CONTINUE TO USE THE ACCOUNT 15 DAYS AFTER YOU GIVE NOTICE OF CHANGE.

X Signature								Date	
X Signature of Co-Applicant								Date	

PLEASE INCLUDE PROOF OF INCOME (PAY-STUB OR TAX RETURN) WITH YOUR APPLICATION

Visa Credit Card Rates and Terms

Effective: May 2019

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.98% or 7.98 % for VISA Preferred based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.98% or 7.98 % for VISA Preferred This APR will vary with the market based on the Prime Rate.
Penalty APR	None
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.
For Credit Card Tips from the Federal Reserve Board	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

POLAM does not offer balance transfers.

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> Cash Advance Foreign Transactions 	3% of the amount advanced None
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Over-the-Limit Returned Payment 	\$ 20.00 \$ 25.00 None
Other Fees	
<ul style="list-style-type: none"> Card replacement 	\$ 20.00

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

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

Limitations on Terms of Consumer Credit Extended to Service Members and Dependents STATEMENT OF MILITARY ANNUAL PERCENTAGE RATE (“MAPR”)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). For more info contact us at (800) 404-5137.