

Keep This Copy



2600 Eastside Blvd. 402-223-4204

P.O. Box #614 888-247-8204 Toll Free Beatrice, NE 68310 402-223-4017 Fax

VISA PLATINUM PREFERRED Application and Solicitation Disclosure

Interest Rates and Interest Charges									
Annual Percentage Rate (APR) for Purchases	Visa Platinum Preferred 8.00% 14.00% 18.00%	Visa Platinum Preferred w/Rewards 10.00% 16.00%							
APR for Cash Advances	Visa Platinum Preferred 8.00% 14.00% 18.00%	Visa Platinum Preferred w/Rewards 10.00% 16.00%							
Penalty APR and When It Applies	Visa Platinum Preferred None	Visa Platinum Preferred w/Rewards None							
Minimum Interest Charge	None								
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases and cash advances 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 Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .								

Fees							
Annual Fees • Annual Fee – VISA Platinum	None						
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee Transaction Fee for Purchases	None \$1.50 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None						
Penalty Fees • Late Payment Fee • Returned Payment Fee	\$20.00 \$25.00						

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

Effective Date. The information about the costs of the card described in this application is accurate as of August 1, 2012. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee \$20.00 or the amount of the required minimum payment, whichever is less, if you are five

(5) or more days late

Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee \$12.00 Emergency Card Replacement Fee \$150.00 Card Recovery Fee \$65.00



Married Applicants: May apply Individual Credit: You must co 1. you live in or the property p 2. your spouse will use the ac	omplete the Applica oledged as collatera ecount, or	nt section about yourself and its located in a community	property state (A	AK, AZ, CĂ,	ID, LA, NI	M, NV, TX, V		
 you are relying on your spo complete the Other section Joint Credit: Each Applicant m box. Guarantor: Complete the Othe 	to the extent poss nust individually cor	ible about the person on wi mplete the appropriate sect	hose payments yo ion below. If Co-	ou are relying	j		•	
LOANLINER Account/Loan:		•		ard Account:	☐ Indiv	idual \square Jo	oint	
(Including ATM/Debit Card Ac								
Amount Requested \$ Purpose/Collateral:		-	If Authori	nit Requested zed User, Na				
Repayment: Payroll Deduc			Automatic Payme					
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correct to the b complete listing will notify us in obtain credit rr any update, in received. You u in this applicat request, the Cre bureau from wh to willfully and	est of voluments o	at everything you have for your knowledge and what you owe. If there iting immediately. You is in connection with the se, renewal, extensions and that the Credit Urand your credit report Julion will tell you the restriction to the received a credit report you have to federal credit up to the received a credit report and the received a credit report of the received a credit report of the received a credit up to the rece	that the a are any im authorize his application or collection will retormake hame and cort on you lete or inc	bove information portant changes the Credit Unior iton for credit and ection of the crely on the informa its decision. If address of any credit information it is a federal croorrect information	is a you to for edit tion you edit ime	your card waterms of the security into you have account. Water these accounts treatment to the security of the	are applying for vill constitute the credit car terest in all in with us now /hen you are in unts to any an Account, and under state or y interest you	acknowled agreer advidual and in default, mounts of federal la	edgment ment and and joint the futu you auth lue. Share accours of give	of re sha re t noriz es a int t n as	eceipt and a sclosures. re and/or co o secure y e us to app nd deposits that would security, a	greemen You grai leposit a your cred ly the ba in an Ir lose spe re not su	nt to the nt us a counts dit card lance ir dividua ecial tax
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APPLICANT'S SIGNA	TURE			DATE		OTHER SIGNA	TURE					DATE	
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DATE		APPROVED DENIED (Adverse Action Notice Sent)	LIMITS:	SIGNATURE \$	L \$	INE OF CREDIT	OTHER \$		OTHER \$			DEBT RATIO BEFORE	D/SCORE AFTER
LOAN OFFICER COM	MENT	S:											
SIGNATURES:						Х							
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Application Submission Instructions

- 1. Download the credit card application form (pdf file)
- 2. Save this file on your system
- 3. Enter your information in the form and save again
- 4. Print your completed form
- 5. Sign "Page 3"
- 6. Return your signed hard copy (pages 2 & 3) by fax, hand delivery or mail to:

MembersOwn Credit Union 1391 South 33rd Street Lincoln, Nebraska 68510 Fax 402.436.4354

MembersOwn Credit Union P.O. Box #614 2600 Eastside Boulevard Beatrice, Nebraska 68310 Fax 402.223.4017