



UNIVERSITY
FEDERAL CREDIT UNION

1575 17th Avenue South
Grand Forks, ND 58201

CREDIT CARD APPLICATION

Visa Classic

ACCOUNT NUMBER

Married persons may apply for an individual account.

IMPORTANT: READ THIS SECTION CAREFULLY BEFORE CHECKING THE APPROPRIATE BOX(ES).

INDIVIDUAL ACCOUNT. Complete the "Borrower" sections. Complete information about your spouse (Co-Maker/Non-Applicant Co-Borrower" section) if you live in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use the Account, or information about the person making payments if you are relying on alimony, spousal support, child support or separate maintenance as a basis for repayment of the credit requested.

JOINT ACCOUNT. Complete all sections with information about you and your Other Applicant. Please check the Joint Account box to show your intent.

CREDIT CARD REQUEST

THIS ACCOUNT IS TO BE FOR: INDIVIDUAL ACCOUNT INDIVIDUAL ACCOUNT With authorized user JOINT ACCOUNT We intend to apply for joint credit REQUESTED LIMIT

Borrower				BORROWER INFORMATION				Co-Maker/Non-Applicant Co-Borrower			
Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)				Co-Borrower's Name (Last, First, Middle, include Sr./Jr. if applicable)							
Current Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Current Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years							
Home Telephone Number	Mother's Maiden	Social Security Number	Date of Birth	Home Telephone Number	Mother's Maiden	Social Security Number	Date of Birth				
Driver's License No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		No. of Dependents (Excluding self)	Driver's License No./State	Complete for joint, secured credit or if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		No. of Depend. (Excluding self)				
Former Address (Street, City, State, Zip, Country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years				Former Address (Street, City, State, Zip, Country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Years							

Borrower				EMPLOYMENT INFORMATION				Co-Maker/Non-Applicant Co-Borrower			
Employer				Employer							
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)							
Position or Job Title		Supervisor		Position or Job Title		Supervisor					
Telephone Number	Hire Date	Monthly Salary \$		Telephone Number	Hire Date	Monthly Salary \$					
Former Employer				Former Employer							
Address (Street, City, State, Zip)				Address (Street, City, State, Zip)							
Position or Job Title		Supervisor		Position or Job Title		Supervisor					
Telephone Number	Hire Date	Ending Date		Telephone Number	Hire Date	Ending Date					

Borrower		OTHER INCOME		Co-Maker/Non-Applicant Co-Borrower	
You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.					
Type of Other Income	Monthly Amount	Type of Income	Monthly Amount	Type of Other Income	Monthly Amount
	\$		\$		\$
Type of Other Income	Monthly Amount	Type of Other Income	Monthly Amount	Type of Other Income	Monthly Amount
	\$		\$		\$
Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO			Is any income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> YES <input type="checkbox"/> NO		

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.9%
APR for Balance Transfers	8.9%
APR for Cash Advances	8.9%
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.
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.
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: www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Rush Order	\$25 next day air, \$10 priority mail
Statement Copy	\$2
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer None • Cash Advance None • Foreign Transaction 1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$20 or the amount of your late payment for principal & interest, whichever is less. • Returned Payment Up to \$15 • Re-Issuance Fee \$10

How we will calculate your balance: We use the 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.

Other Disclosures

Late Payment: Up to **\$20** or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making your payment disclosed on your billing statement.

Returned Check Fee: Up to **\$15** or the amount of the required minimum payment, whichever is less.

Re-Issuance Fee: **\$10**