

# Visa Credit Card Application



250 Murphy Road  
Hartford, CT, 06114  
Phone: 860-560-9036  
www.mdecu.org

## LOAN ACCOUNT REQUEST

1

Individual Account  Joint Account

Type of Card Requested

Limit Requested

## MEMBER INFORMATION (Complete only the "Member" section if you are requesting an individual loan account and not relying on another's income or assets to repay the debt.)

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**Member Name** \_\_\_\_\_ Member Number \_\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_ Mailing Address (if different from physical address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Driver's License - State, Number & Issue and Exp. Date \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
**Housing**  Own  Rent \_\_\_\_\_ Monthly Payment \_\_\_\_\_ Balance Owing \_\_\_\_\_ Length at Current Adr. \_\_\_\_\_

## MEMBER/APPLICANT EMPLOYMENT & INCOME INFORMATION

3

**Present Employer** \_\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
*If Self-employed or commissioned, please submit full copies of last two years income tax returns.*  
Position/Profession \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_ Years: \_\_\_\_\_ Months: \_\_\_\_\_ Time of Employment \_\_\_\_\_ Other Income\* \$ \_\_\_\_\_  
*\*Notice: Alimony, child Support or Separate Maintenance income need not be revealed if you do not choose to have it considered.*

## CO-APPLICANT INFORMATION (Complete "Co-Applicant" section with Co-Applicant information for joint credit.)

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**Co-Applicant Name** \_\_\_\_\_ Member Number \_\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_ Mailing Address (if different from physical address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Driver's License - State, Number & Issue and Exp. Date \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_  
**Housing**  Own  Rent \_\_\_\_\_ Monthly Payment \_\_\_\_\_ Balance Owing \_\_\_\_\_ Length at Current Adr. \_\_\_\_\_

## CO-APPLICANT EMPLOYMENT & INCOME INFORMATION

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**Present Employer** \_\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
*If Self-employed or commissioned, please submit full copies of last two years income tax returns.*  
Position/Profession \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_ Years: \_\_\_\_\_ Months: \_\_\_\_\_ Time of Employment \_\_\_\_\_ Other Income\* \$ \_\_\_\_\_  
*\*Notice: Alimony, child Support or Separate Maintenance income need not be revealed if you do not choose to have it considered.*

**ACKNOWLEDGMENT** By signing below, you certify that the information on this Credit Card Application (front and back) is complete, true, and submitted for the purpose of obtaining credit. You agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Credit Card Application for the purpose of extending credit or services to you or reviewing or collecting a credit account of yours; (b) that the Credit Union can tell others about its credit experience with you and obtain information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move, and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Credit Card Application or any address correction received from the U.S. Postal Service for the primary member.

**CREDIT CARD AGREEMENT AND DISCLOSURES.** You are applying for a credit card, under which you will have a Credit Card Account with reusable credit, accessible from time to time through any access device issued by the Credit Union for use with your Account. You understand that you and any authorized user of your Account may request and obtain loan advances through any access device or any other manner acceptable to the Credit Union. By signing below, you acknowledge receipt and agree to the terms of the Credit Card Agreement and Disclosure.

If we approve your application, by signing below you grant us a security interest in all your shares and deposits, present and future, and all accounts (except Individual Retirement Accounts and Keogh Accounts) with the Credit Union to secure your Credit Card Account. You understand and agree that all collateral securing your other obligations with the Credit Union (except those secured by real property or a dwelling) will also secure your Credit Card Account.

Member/Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

<b>OFFICE USE ONLY</b>	<input type="checkbox"/> Approved	_____	_____	_____
	<input type="checkbox"/> Denied (Adverse Action Notice Sent)	Type of Card Approved	Approved Limit	Card Number
		Loan Officer Approval		Date

## Visa Credit Card Disclosures



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INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>1.99 %</b> Introductory Rate until After that, your APR will be <b>9.90 %</b>
Annual Percentage Rate (APR) for Balance Transfers	<b>3.99 %</b> Introductory Rate until After that, your APR will be <b>9.90 %</b>
Annual Percentage Rate (APR) for Cash Advances	<b>9.90%</b>
Penalty APR and When It Applies	<b>15.99%</b> This APR may be applied if you miss a payment. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
FEES	
Transaction Fees • Cash Advance Fee	<b>\$5.00</b>
Penalty Fees • Late Payment Fee • Over-the-Credit Limit Fee	Up to <b>\$25</b> Up to <b>\$25</b>

**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 for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

### Additional Information

The Monthly Periodic Rate corresponding to the APRs for Purchases, Balance Transfers, and Credit Advances shown above are as follows:

Purchases – Introductory Periodic Rate: 1.99 %; Standard Periodic Rate 9.90 %

Balance Transfers - Introductory Periodic Rate: 3.99%; Standard Periodic Rate 9.90 %

Cash Advances - 9.90 %

These Account Disclosures are part of and integrated with your Visa Credit Card Agreement. We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees are effective as of 02/01/2023

CLEAR