CREDIT CARD APPLICATION Please print all information

Joint Applicant Signature



would like to apply for	C: O Visa® Rewards Plus	O Dinero Visa	O Savings Secured Visa
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Applicant Signature Date	You authorize Advancial Federal Credit Union to check you understand the Important Disclosures provided and underst Statement. To the extent permitted by law, you grant us a	r employment history and obtain a credit report. Credit and su tand that, by using the card or authorizing its use, you acknow security interest in all individual and joint share accounts and	ubstitutions may be at Advancial Federa wledge receipt of and agree to all the d dividends in which you have an inter	al Credit Union's discretion. You acknowledge terms and conditions in the Cardholder Agr	that you have read and eement and Disclosure
	Applicant Signature			Date	

CREDIT CARD APPLICATION IMPORTANT DISCLOSURES



Interest Rates and Interest Charges				
	Visa Rewards Plus	Dinero Visa	Savings Secured Visa	
Annual Percentage Rate (APR) for Purchases	0.00% for twelve billing cycles from the date of account opening.			
	After that, your APR will be 8.90% to 14.90% based on your creditworthiness.	After that, your APR will be 9.90 %	After that, your APR will be	
APR for Balance Transfers	0.00% for first twelve months of each balance transfer.			
	After that, your APR will be 8.90% to 14.90%, based on your creditworthiness.	After that, your APR will be 9.90 %	After that, your APR will be I 6.90%	
APR for Cash Advances	8.90% to 14.90%, based on your creditworthiness.	9.90%	16.90%	
Penalty APR and When it Applies	Not Applicable			
Paying Interest	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 Consumer Financial Protection Bureau	To learn more about factors to con website of the Consumer Financial			

Fees		
Annual Fee	None	
Transactions Fees	None None None	
Penalty Fees Late Payment Returned Payment	Up to \$25 Up to \$25	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See the Card Agreement for more details.

The information about the costs of the cards described in this application is accurate as of March 1, 2017. This information may have changed after that date. To find out what may have changed, write to us at Advancial Federal Credit Union, Lending Department, 1845 Woodall Rodgers Fwy., Ste. 1300, Dallas, TX 75201 or call us at 800.322.2709.