

CREDIT CARD APPLICATION

Please print all information



I would like to apply for: Visa® Rewards Plus Dinero Visa Savings Secured Visa

Please Tell Us About Yourself

Name		Account Number		
Date of Birth	Social Security Number		Driver's License/State	
Street Address	City	State	Zip	Years There
()	()		()	
Home Phone	Mobile Phone		Work Phone	
Employer	Occupation			Years There
Business Address	City	State	Zip	
Monthly Income*	Rent/Mortgage			
Nearest relative not living with you: Name		Phone Number		Relationship

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Joint Applicant's Information

Name		Account Number		
Date of Birth	Social Security Number		Driver's License/State	
Street Address	City	State	Zip	Years There
()	()		()	
Home Phone	Mobile Phone		Work Phone	
Employer	Occupation			Years There
Business Address	City	State	Zip	
Monthly Income*	Rent/Mortgage			

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Authorized User(s)

An authorized user is a friend or relative who has purchasing privileges with your credit card, but is not legally responsible for the charges. An authorized user is not a joint owner on your account. Authorized users will receive a credit card with your account number and their name printed as the cardholder.

Name to appear on Card _____

Name to appear on Card _____

Signatures

Complete the following if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if you are applying for a joint account: Married Unmarried Separated
Applicant and Joint Applicant Must Initial Here if You Intend to Apply for Joint Credit _____ Applicant _____ Joint Applicant

By signing below, you certify that you are at least 18 years of age (if applying for a Dinero Visa, you certify you are at least 16 years of age) and that everything you have stated in the application is true and complete. You authorize Advancial Federal Credit Union to check your employment history and obtain a credit report. Credit and substitutions may be at Advancial Federal Credit Union's discretion. You acknowledge that you have read and understand the Important Disclosures provided and understand that, by using the card or authorizing its use, you acknowledge receipt of and agree to all the terms and conditions in the Cardholder Agreement and Disclosure Statement. To the extent permitted by law, you grant us a security interest in all individual and joint share accounts and dividends in which you have an interest, both now and in the future, to secure repayment of your credit card account. You understand that the terms of your account are subject to change as provided in the Cardholder Agreement and Disclosure Statement.

Applicant Signature _____ Date _____

Joint Applicant Signature _____ Date _____

PLEASE SEE THE REVERSE SIDE FOR IMPORTANT COST INFORMATION CONCERNING THE CARDS

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 16.90%
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 16.90%
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 consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore		

Fees	
Annual Fee	None
Transactions Fees	None
<ul style="list-style-type: none"> Cash Advance Balance Transfer Foreign Transaction 	None None None
Penalty Fees	Up to \$25
<ul style="list-style-type: none"> 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.