

# CREDIT CARD APPLICATION

Please print all information legibly.



**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account.

**What this means for you:** When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see (and retain a copy of) your driver's license, passport or other identifying documents that will help us identify you. If we have difficulty verifying any Account holder's identity, we may not be able to open an Account or establish a relationship, or we may have to block or close the Account.

## Credit Card Request

Check below to indicate the type of credit card and type of credit for which you are applying. Married applicants may apply for an individual loan.

### A. Card Type

Visa® Reward Plus     Dinero Visa® (Ages 16-18 with qualified co-borrower)     Secured Visa®

### B. Credit Type

Individual Credit     Joint Credit: Both applicants must initial below:

\_\_\_\_\_  
Primary Applicant

\_\_\_\_\_  
Joint Applicant

## 2 Applicant/Borrower Information

Complete all fields in this section for the Primary Applicant.

### A. Personal Information

\_\_\_\_\_  
Name (First/Given, Middle, Last/Surname/Family Name)

\_\_\_\_\_  
Advancial Membership Number

\_\_\_\_\_  
Date of Birth (MM/DD/YYYY)

\_\_\_\_\_  
Social Security/Tax ID Number

I do not have a Social Security/Tax ID Number

\_\_\_\_\_  
Residential/Permanent Street Address (no P.O. boxes)

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

\_\_\_\_\_  
Mobile/Primary Phone Number

\_\_\_\_\_  
Alternate Phone Number

\_\_\_\_\_  
Email Address

\$ \_\_\_\_\_  
Monthly Housing Payment

Own

Rent

Other

Length of time at present address (Years/Months) \_\_\_\_\_

\_\_\_\_\_  
Name of Relative Not Living with You

\_\_\_\_\_  
Relationship

\_\_\_\_\_  
Phone Number

**Marital Status.** Check below if this application is for:

(a) Joint or secured credit; or (b) you reside in or rely on property located in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI).

Married

Separated

Unmarried

### B. Employment & Income Information

**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.**

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Work Phone Number

\_\_\_\_\_  
Length of time at this employer (Years/Months)

\_\_\_\_\_  
Occupation/Job Title

\$ \_\_\_\_\_  
Gross Monthly Income

\_\_\_\_\_  
Other Income Source

\$ \_\_\_\_\_  
Gross Monthly Income

\_\_\_\_\_  
Other Income Source

\$ \_\_\_\_\_  
Gross Monthly Income

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## 3 Joint Applicant/Co-Borrower Information

Complete all fields in this section for the Joint Applicant/Co-Borrower, if any.

### A. Personal Information

Name (First/Given, Middle, Last/Surname/Family Name) \_\_\_\_\_ Relationship to Primary Applicant/Borrower \_\_\_\_\_

Date of Birth (MM/DD/YYYY) \_\_\_\_\_ Social Security/Tax ID Number \_\_\_\_\_  I do not have a Social Security/Tax ID Number

Residential/Permanent Street Address (no P.O. boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Mobile/Primary Phone Number \_\_\_\_\_ Alternate Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

\$ \_\_\_\_\_  Own  Rent  Other Length of time at present address (Years/Months) \_\_\_\_\_  
Monthly Housing Payment

**Marital Status.** Check below if this application is for:

(a) Joint or secured credit; or (b) you reside in or rely on property located in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI).

Married  Separated  Unmarried

### B. Employment & Income Information

**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.**

Employer \_\_\_\_\_ Work Phone Number \_\_\_\_\_ Length of time at this employer (Years/Months) \_\_\_\_\_

Occupation/Job Title \_\_\_\_\_ \$ \_\_\_\_\_  
Gross Monthly Income

Other Income Source \_\_\_\_\_ \$ \_\_\_\_\_  
Gross Monthly Income

Other Income Source \_\_\_\_\_ \$ \_\_\_\_\_  
Gross Monthly Income

## 4 Authorized User(s)

Complete this section to add authorized user(s), if applicable. An authorized user is an individual granted permission by you to use the credit card for purchases. The authorized user is not a co-borrower and is not liable for the account balance. Each authorized user will receive their own credit card.

Name to Appear on Card \_\_\_\_\_

Name to Appear on Card \_\_\_\_\_

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## 5 State Notices

**Notice to California Residents:** An applicant, if married, may apply for a separate account. Applicants: (1) may, after credit approval, use the credit card account up to its credit limit; (2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Washington Residents:** In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your Account within three working days of our receipt of the credit.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect our interests unless we, prior to the time the credit is granted, are furnished a copy of the agreement, statement or decree, or have actual knowledge of the adverse provision when the obligation to us is incurred. Obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. An obligation that is incurred under this Account may be satisfied from all marital property of the spouses, including the income of both spouses, and from the property of the incurring spouse that is not marital property. Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Advancial Federal Credit Union, 10000 N. Central Exp., Ste. 1400, Dallas, TX 75231.

## 6 Signature(s)

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 for Your Visa® Credit Card Account ("Cardholder Agreement"). You understand that the terms of your Account are subject to change as provided in the Cardholder Agreement.

**Pledge of Share Account(s):** You specifically grant us a consensual security interest in all individual and joint accounts you have with us now and in the future to secure repayment of credit extensions made under this Agreement. The granting of this security interest is a condition for the issuance of any Card or access device for your Account, which you may use, directly or indirectly, to obtain extensions of credit under this Agreement. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you are giving. You authorize us to apply the balance in these accounts to any amounts due to us if you are in default. Collateral securing other loans with us may also secure this Account.

\_\_\_\_\_  
Primary Applicant/Borrower Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Applicant/Co-Borrower Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

[PLEASE SEE PAGE 4 FOR IMPORTANT COST INFORMATION CONCERNING THE CARDS.](#)

# CREDIT CARD APPLICATION IMPORTANT DISCLOSURES



Interest Rates and Interest Charges			
	Visa® Rewards Plus	Dinero Visa®	Secured Visa®
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for twelve months.		
	After that, your APR will be <b>9.90% to 16.90%</b> based on your creditworthiness.	After that, your APR will be <b>9.90%</b>	After that, your APR will be <b>17.90%</b>
APR for Balance Transfers	0.00% Introductory APR for qualifying balance transfers for the first twelve months of the balance transfer <sup>1</sup> .		
	After that, and for non-qualifying balance transfers, your APR will be <b>9.90% to 16.90%</b> , based on your creditworthiness.	After that, and for non-qualifying balance transfers, your APR will be <b>9.90%</b>	After that, and for non-qualifying balance transfers, your APR will be <b>17.90%</b>
APR for Cash Advances	<b>9.90% to 16.90%</b> , based on your creditworthiness.	<b>9.90%</b>	<b>17.90%</b>
Penalty APR and When it Applies	None		
How to Avoid Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay the Account balance attributable to those purchases by the due date each month. We will begin charging interest on balance transfers and cash advances 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">www.consumerfinance.gov/learnmore</a> .		

Fees	
Annual Fee	None
<b>Transactions Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer - Introductory</li> <li>• Balance Transfer - Standard</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>3% of amount</b> <b>3% of amount</b> <b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to \$10 Up to \$10

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See the Cardholder Agreement and Disclosure for Your Visa® Credit Card Account for more details.

The information about the costs of the cards described in this application is accurate as of September 1, 2024. This information may have changed after that date. To find out what may have changed, write to us at Advancial Federal Credit Union, 10000 N. Central Expy., Ste. 1400, Dallas, TX 75231 or call us at 800.322.2709.

<sup>1</sup>The one-time introductory balance transfer offer expires on the twelve-month anniversary date of the opening of your Account and is available for a single balance transfer request. Multiple balances from other non-Advancial Federal Credit Union accounts may be combined into a single 0% balance transfer request, but the balance transfers must be requested at the same time. If you do not pay off a 0% balance transfer balance within twelve months of the transfer, the remaining balance will then be subject to the Standard Rate.