

VISA Credit Card Application

A table that includes required credit card disclosures is provided with this application.

Note: This application for a Visa Credit Card does not guarantee an offer of credit. Platinum and Classic Visa credit cards offered by Meridian Trust FCU are for qualified members only. Creditworthiness does apply. The information about the cards described in this application is accurate as of November 1, 2015. Rates subject to change without notice.

MEMBER'S ACCT. NO. _____ DESIRED CREDIT LIMIT \$ _____

Tell Us About Yourself

YOUR NAME (Last - First - Middle Initial)	
STREET ADDRESS	
CITY, STATE, ZIP	
PHONE NUMBER (Daytime) ()	MONTHLY HOUSING EXPENSE
EMAIL ADDRESS	
EMPLOYER NAME	
START DATE	MONTHLY GROSS INCOME*
Would You Like Someone Else On This Card? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> JOINT ¹	<input type="checkbox"/> AUTHORIZED USER ²
THEIR NAME (Last - First - Middle Initial)	
THEIR SSN	THEIR DATE OF BIRTH
STREET ADDRESS	
CITY, STATE, ZIP	
PHONE NUMBER (Daytime) ()	RELATIONSHIP
EMAIL ADDRESS	
EMPLOYER NAME	
START DATE	MONTHLY GROSS INCOME*

¹A joint account holder for a credit card account is equally responsible for the balance of the account along with the other person named on the account and is legally liable for any amount due. ²An authorized user, on the other hand, is able to use the credit card account, but is not legally liable for the balance due on the account.

*Please enclose copy of most recent pay stub. Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

SIGNATURES

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (We) also authorize the Credit Union to verify or obtain further information the Credit Union may deem necessary concerning my (our) credit standing. If this application is approved and a card(s) is (are) issued, the signed applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the applicant(s) will be bound by the terms and conditions of the VISA Credit Card Agreement, card disclosures and any and all amendments or addendum thereto.

I (We) agree to pay the Credit Union all reasonable costs the Credit Union incurs to collect debts incurred under my (our) agreement with the Credit Union, or realize on any security, including reasonable attorney's fees, court costs, and collection agency fees to the extent allowed by applicable laws or regulations. I (We) understand that a contingent or hourly fee arrangement may be established under an agreement entered into by the Credit Union with an attorney and/or collection agency to collect debts incurred under my (our) agreement if it is in default, and I (we) hereby agree that any such fee arrangements are reasonable.

I (We) understand that this card may not be used for illegal transactions. If this card is used for illegal transactions, this card will be terminated and the member will reimburse the Credit Union for any losses incurred as a result of the illegal transactions.

If I (we) should default on this account, as a condition of issuance, by signing below I (we) pledge to the Credit Union and grant a security interest in all my (our) share holdings with Meridian Trust Federal Credit Union, including paid shares and future payment on shares, to secure this credit card account with the Credit Union.

I (We) authorize Meridian Trust Federal Credit Union to apply these share holdings to pay any amounts due on the account or under this agreement.

X _____
PRIMARY MEMBER APPLICANT SIGNATURE DATE

X _____
JOINT MEMBER APPLICANT SIGNATURE DATE

Would You Like to Schedule Automatic Payments?

You can have your credit card bill paid automatically each month. All automatic VISA payments are processed on the last day of each month.

I authorize Meridian Trust FCU to deduct the following payment from my:

SAVINGS ACCOUNT - or - CHECKING ACCOUNT

The minimum payment to be taken each month, which is 2.50% of the balance, or \$25 whichever is greater.

A fixed payment of \$ _____ per month to be taken. (Amount must meet or exceed minimum payment).

The current statement balance paid in full every month.

Would You Like to Transfer Balances from Another Card?

Yes No

Balance transfers will be treated as cash advances and cannot exceed your approved credit line. Please continue to make payments on your other credit accounts until we notify you that the balance(s) have been transferred.

Would You Like Overdraft Protection?

I (we) authorize using my Visa credit card to cover overdrafts on my Meridian Trust checking account to avoid an overdraft fee. I understand funds transferred to cover an overdraft are treated as a cash advance. YES NO

FOR CREDIT UNION USE ONLY

Referred by _____		<input type="checkbox"/> VISA Platinum	<input type="checkbox"/> VISA Classic
\$ _____	_____	<input type="checkbox"/> a	<input type="checkbox"/> b
Credit Limit	Date		
Approved by _____			

INTEREST RATES AND INTEREST CHARGES

Effective as of November 1, 2015. Rates are subject to change without notice. Please visit our website at MeridianTrustFCU.org for current rate information or call us at 800.726.5644.

Annual Percentage Rate (APR)* for purchases	Visa Platinum 0.00% Visa Classic 0.00%
Annual Percentage Rate (APR)* for Cash Advances and Balance Transfers	Visa Platinum 2.99% Visa Classic 2.99%
Penalty APR	None
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We do 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

*Annual Percentage Rate. Rates effective November 1, 2015. Rates subject to change without notice. Age 18 or older, membership and credit qualification required. 0.00% APR on purchases; 2.99% APR on balance transfers for first 12 months on all new consumer credit cards opened between 11/01/15 - 10/31/16. After 11/01/16 (or 12 months from new card opening) interest rates 9.90% APR for Visa Platinum; 12.90% APR for Visa Classic.

FEES

Transaction Fees

- Foreign Transaction Fee 1.00% of each transaction in U.S. dollars

Penalty Fees

- Late Payment Fee \$25.00 if you are more than 10 days late
- Returned Payment Fee \$25.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Effective Date.

The information about the costs of the card described in this application is accurate as of November 1, 2015. This information may have changed after that date. To find out what may have changed, contact Meridian Trust Federal Credit Union.

Other Disclosures

- Annual Fee \$ 0.00
- Balance Transfer Fee 0.00
- Cash Advance Fee 0.00
- Transaction Fees 0.00
- Returned Check Fee 25.00
- Stop Payment Fee 25.00
- Late Payment Fee 25.00 if you are more than 10 days late
- Statement Copy Fee 3.00 per page
- Document/Check Copy Fee 3.00 per item
- PIN Replacement Fee None
- Card Replacement Fee 10.00

Expedited Delivery. If you would like your card sent via expedited delivery and we can honor your request, we may charge your account our Expedited Delivery Charge in effect at the time. We will advise you of the amount of the fee whenever you request expedited delivery.



Visa Credit Cards

With the Meridian Trust Visa Credit Card you'll enjoy:

- 0.00% APR* on ALL Purchases
- 2.99% APR* on ALL Balance Transfers
- No Balance Transfer Fees
- Like Most Other Cards Have
- No Annual Fee
- A Low Fixed Rate
- Accepted Worldwide
- Local Service

Apply today!



Visa Platinum Card



Visa Classic Card

*APR = Annual Percentage Rate. 0.00% APR on purchases; 2.99% APR on balance transfers for first 12 months on all new consumer credit cards opened between 11/01/15 - 10/31/16. After 11/01/16 (or 12 months from new card opening) interest rates 9.90% APR for Visa Platinum; 12.90% APR for Visa Classic. Rates subject to change without notice.

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INTRODUCING
SUPER ZERO
YOUR CREDIT CARD
SUPER HERO

SAVING THE DAY
BY BRINGING YOU

0.00%
APR*

ON ALL YOUR PURCHASES
FOR AN ENTIRE YEAR!



Meridian Trust
FEDERAL CREDIT UNION



MeridianTrustFCU.org

800.726.5644



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