

Credit Card Application

Low-rate credit cards with rewards options



Apply Today!

Our VISA® credit cards have the features you need to make smart buying decisions. When you open a credit card account, your revolving credit can be used to build a good credit history, provide security in emergency situations and make purchases worldwide. You can use it to make online purchases, too! We manage all your accounts locally, so there's always a friendly person to answer your questions. You can also view your credit card account through Online Banking. And you can earn rewards points when you enroll in our optional ScoreCard Rewards Program.

Travis Credit Union Credit Card Accounts Disclosure Information

	Platinum Rewards VISA®	MasterCard® Gold	Secured ¹ / Credit-Builder Classic VISA	Classic VISA
Annual Percentage Rate (APR) for purchases*	8.99% to 15.99%	10.99% to 15.99%	15.40%	16.99%
Cash Advance APR*	10.99% to 17.99%	12.99% to 17.99%	17.40%	18.99%
Balance Transfer APR*	10.99% to 17.99%	12.99% to 17.99%	17.40%	18.99%
Penalty Rate	None			
How to Avoid Paying Interest on Purchases	You have 25 days to repay your balance in full for purchases before a finance charge will be imposed.			
Method of Computing the Balance	Average daily principle balance (including new transactions)			
Minimum Finance Charge	None ²			

Fees

VISA Platinum Rewards Annual Fee	VISA: \$25.00 ³ (You may choose to opt-out to avoid fee). MasterCard: N/A
Balance Transfer	None for the first 90 days; after that time, the fee will be 2% of the amount transferred not to exceed \$25.00
Cash Advance	\$5.00 each advance.
Foreign Transaction	1% of the U.S. dollar amount of the transaction whether made in U.S. dollars or converted from a foreign currency. ⁴
Late Payment	\$15.00 ⁵
Returned Payment	\$15.00
Card Replacement Fee	\$5.00
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

* Final product and APR will be determined based on credit worthiness.

When you respond to this credit card offer or sign an application for a credit card with Travis Credit Union, you authorize Travis Credit Union to independently verify the information you provided by any lawful means, to exchange credit information about you with others; including obtaining information about you from credit or consumer information bureaus and agree that Travis Credit Union may at its discretion, from time to time, make inquiries regarding your credit standing through consumer credit bureaus and agree to provide financial statements or other evidence to support your income if requested. If the account is opened, you will receive a Credit Card Cardholder Agreement and Disclosure Statement with your card. By using the card you agree to the terms of the Credit Card Cardholder Agreement and Disclosure Statement. This disclosure supplements the Credit Card Agreement and Disclosure Statement. Please keep this disclosure for your records.

1. If applying for a Secured Credit Card, you will be required to pledge 100% of the limit approved in a regular savings account based upon creditworthiness.
2. Although there is no minimum finance charge, there is a minimum payment amount. The minimum monthly payment is the greater of 2% of the balance or \$10.00.
3. The Annual Rewards fee will be waived for those Visa card holders who opt out of the rewards program. If you opt-out of the rewards program you may opt back in later, a \$25.00 annual rewards fee will apply.
4. Purchases and cash advances made in foreign currencies will be billed in U.S. dollars. The conversion rate in U.S. dollars will be either at the government mandated rate or a wholesale currency market rate determined by VISA® or MasterCard International® for the processing cycle in which the transaction is processed. The currency conversion rate used by VISA or MasterCard International on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The Credit Union has no control over the conversion rate.
5. If the minimum monthly payment is not received within 15 days of the due date, a late charge of \$15.00 will be charged to the account. If the minimum payment is less than \$15, the late fee will be no more than the amount of the minimum payment. This information about credit cards is accurate as of Sep. 1, 2014 and may change after that date. For current information, ask a Member Service Representative or call (707) 449-4000 or (800) 877-8328. Credit Card accounts are exclusively for Travis Credit Union members. This disclosure supplements the Credit Card Agreement and Disclosure Statement. Please keep this disclosure for your records.

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

CREDIT CARD APPLICATION

Important: Please read these instructions before completing this application. If you are applying for a joint account or an account that you and another person will use, please complete all sections of the application and check the adjacent box if appropriate. Applications for credit and requests for limit increases by young adults who are at least 18 and under 21 must demonstrate financial independence to repay obligations or obtain the signature of a parent or legal guardian as co-applicant.

- We intend to apply for joint credit.
Applicant initials: _____ Co-applicant initials: _____
- Applying for a TCU VISA® Credit Card Account

Applicant Information

Married applicants may apply for separate accounts in their own names. You will be asked to provide two pay stubs to verify your income.

First name: _____ Middle initial: _____ Last name: _____
Account number: _____ Social Security number: _____ Date of birth (MM/DD/YY): _____
Home address (number, street, apartment): _____
City: _____ State: _____ ZIP Code: _____ How long at this address? _____ Years _____ Months
Monthly rent or mortgage payment: _____ Home phone: _____ Email: _____
Marital status: Married Separated Unmarried (single, divorced or widowed)
Employer/Business name: _____ Position: _____
Business phone number: _____ How long have you worked there? _____ Years _____ Months Gross monthly income: \$ _____
Other income (OPTIONAL: You need not list other income from alimony, child support or separate maintenance payments unless you wish it to be considered): \$ _____
Name of nearest relative: _____ Relationship: _____ Day time phone: _____
Relative's complete address (City/State/ZIP Code): _____

Co-applicant Information

You will be asked to provide two pay stubs to verify your income.

First name: _____ Middle initial: _____ Last name: _____
Relationship to applicant: Spouse Domestic partner* Other
Account number: _____ Social Security number: _____ Date of birth (MM/DD/YY): _____
Home address (number, street, apartment): _____
City: _____ State: _____ ZIP Code: _____ How long at this address? _____ Years _____ Months
Monthly rent or mortgage payment: _____ Home phone: _____ Email: _____
Employer/Business name: _____ Position: _____
Business phone number: _____ How long have you worked there? _____ Years _____ Months Gross monthly income: \$ _____
Other income (OPTIONAL: You need not list other income from alimony, child support or separate maintenance payments unless you wish it to be considered): \$ _____

* California registered domestic partner or registered programs in other states

Please Read and Sign Below

By signing below, I/we authorize Travis Credit Union to check my/our credit history, to contact my/our employer(s) and to share experience on this account with credit bureaus. I/We am asking to open a credit card account and to be issued a credit card and/or checks. I/We agree that by retaining, using or authorizing another person to use this card or its account number or checks, I/we am liable for all charges on the account. If my/our application is approved, I/we agree to be bound by the Travis Credit Union agreement and disclosure statement that will be sent to me/us with each card.

I/We have not requested confidentiality of my/our residence address(es) and, by signing this contract, I/we waive the provisions of Section 1808.21 of the Vehicle Code and authorize the California Department of Motor Vehicles to furnish my/our current residence address(es) to the credit union.

Travis Credit Union will grant you the highest credit line for which you qualify. Your approved credit limit will determine what card type we grant you. You agree that if your application does not qualify for the card type selected above, your application will constitute a request for a different card type, if applicable. Once you receive the new card in the mail, if you do not agree with the terms and conditions, destroy the card and notify the credit union immediately. Everyone who lives, works, worships or attends school in our 12-county area is eligible to join. Certain requirements may apply.

Applicant signature: _____ Date: _____ Country you live in: _____

Co-applicant signature: _____ Date: _____ Country you live in: _____

The annual rewards fee will be waived for those VISA Platinum card holders who opt-out of the Rewards Program.

- I wish to opt-out of the VISA Platinum Rewards program so I do not have to pay the \$25.00 annual fee.

Account number: _____ Applicant signature: _____ Date: _____



Mailing & Shipping

Mailing Address

Travis Credit Union
P.O. Box 2069
Vacaville, CA 95696

Deposits & Loan Payments Only

Travis Credit Union
P.O. Box 8000
Travis AFB, CA 94535

Shipping & Overnight Mail

Travis Credit Union
One Travis Way
Vacaville, CA 95696

Account Access & Information

Web Site Address

www.traviscu.org

Call-24 Phone Banking

(707) 449-4700 or (800) 578-3282

Member Service Center

Account Assistance and Information:

(707) 449-4000 or (800) 877-8328

PhoneLoan™

(707)451-5350 or (800) 877-8328

Home Loan Center

One Travis Way, Vacaville, CA 95687
(707)469-2000 or (888) 698-0000

Check Fraud Information

(707)469-4384 or
(800)877-8328, ext. 61810#

Debit/Credit Card Fraud Information

(707) 469-1810 or
(800) 877-8328, ext. 61810#

Everyone who lives, works, worships or attends school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo County is eligible to join. Certain membership eligibility requirements may apply.

Federally insured by NCUA.

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