

# Visa Credit Cards

## Low APR\*

Your Visa Credit Card comes with a low, FIXED rate. You'll get an even better rate if you sign up for automatic payments!

## No Annual Fee

Save up to \$50 per year in annual fees.

## No Cash Advance Fee

Unlike many other credit cards, your MCCU Visa Credit Card has no cash advance fees!

## 25-Day Grace Period

You won't pay any interest on new purchases when you pay the entire balance on your periodic statement by the stated due date.

## Extra Awards

Earn points for cash back or travel on your Visa Classic or Gold Credit Card! Visit our website – [www.matadors.org](http://www.matadors.org) – for more information!

## Additional Visa Credit Card Benefits: Classic

- Auto rental coverage for collision damage

## Gold

- Auto rental coverage for collision damage
- Purchase security protection
- Travel Accident Insurance
- Travel and emergency assistance services
- Visa Dining Discounts
- Roadside assistance

## Tax-Deductible Visa Credit Card Option

- Same features as our Gold Visa Credit Card program
- Tax-deductible interest†
- No appraisal or title search fees. Low \$50 document processing charge.

Please read the Visa Credit Card disclosure for complete details about our Visa Credit Card programs. Then complete and return the application.

† Courtesy lien placed on your California residence makes it possible for you to deduct the finance charges. Consult with a tax advisor regarding deductibility of interest in your specific case.

## Important Terms

MCCU Visa Credit Card	Visa Classic	Visa Gold
APR*	<b>12.90%**</b> to <b>13.90%</b>	<b>11.90%***</b> to <b>12.90%</b>
Cash Advance and Balance Transfer APR*	<b>12.90%**</b> to <b>13.90%</b>	<b>11.90%***</b> to <b>12.90%</b>
Grace Period for Purchases	25 days	25 days
Method of Computing the Balance for Purchases	Average daily balance (including new purchases).	Average daily balance (including new purchases).
Annual Fee	None	None
Cash Advance Fee	None	None
Overlimit Fee	\$10 if balance exceeds 20% of credit limit, or \$500, whichever is less.	\$10 if balance exceeds 20% of credit limit, or \$500, whichever is less.
Late Fee	\$10 if payment is late 10 days following the due date.	\$10 if payment is late 10 days following the due date.
NSF Check Fee	\$15	\$15

\* APR = Annual Percentage Rate. Subject to credit approval. Rates as of 10/11/06 and are subject to change at any time.

\*\* 12.90% APR is based on an automatic payment plan, otherwise the rate is 13.90% APR.

\*\*\* 11.90% APR is based on an automatic payment plan, otherwise the rate is 12.90% APR.

Disclosures provided are accurate as of 10/06 and are subject to change. You may contact the Credit Union at: MCCU, P.O. Box 1052, Northridge, CA 91328 or telephone 818-993-6328 for any changes in this information.

## Visa Credit Card Application

If married, you may apply for a separate account in your own name.

I'm applying for a new:  Individual  Joint Type of card (i.e. Gold, Classic, etc.): \_\_\_\_\_  
 I'm applying for a credit limit increase Credit Limit:\$ \_\_\_\_\_

### PLEASE TELL US ABOUT YOURSELF

Last Name	First Name	Middle Initial	Social Security No.	Birth Date
Street address	City	State	Zip	How Long There?
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly rent or mortgage payment \$	MCCU Acct.#	Driver Lic.# and State	
Home Ph:	Work Phone:	Are you a US citizen or permanent alien resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Nearest Relative Not living with you (Name, address, relationship and phone number)				

### TELL US ABOUT YOUR JOB

Attach two most recent payroll check stubs. If self-employed or retired, attach income tax return and/or other proof of income.

\* You need not reveal income from alimony, child support or separate maintenance payments unless you want us to consider it in evaluating this application.

Current Employer	Type of Business	Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No
Street Address	City	State Zip
Job Title	Hire Date	Gross Monthly Income \$ Other Income Source*

**SPOUSE OR CO-APPLICANT.** Complete this section if (1) this is to be a joint account with your spouse, (2) your spouse will use this account, (3) you live in a community property state (Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin) or (4) you are relying on your spouse's income in applying for this account. This section must also be completed about your co-applicant if this is for a joint account with someone other than your spouse.

Last Name	First Name	Middle Initial	Social Security No.	Birth Date
Street Address	City	State	Zip	How Long there?
Employer	Job title	Hire Date	Work Phone:	
Monthly Income (attach two paystubs) \$	Driver's Lic # and State	Phone:		

**SIGNATURE (S) REQUIRED BEFORE CARDS CAN BE ISSUED:** I grant the Credit Union a security interest in all shares and deposits I have with the Credit Union, now and in the future. If I am in default on my Visa Credit Card account, you may use these shares and deposits to pay off any delinquent amount on my account.

X \_\_\_\_\_ Date \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_  
**Member Signature** **Spouse/Co-Applicant Signature**

Please read before signing: The terms "I" and "my", where contained herein, apply to all parties signing below as applicants. I/We hereby apply for a Matadors Community Credit Union (MCCU) Visa Credit Card. I/We give the above information for the purpose of obtaining credit and authorize the obtaining of information concerning any statement made herein. I/We agree to be bound by the terms and conditions set forth in the cardholder agreement that will be mailed to me upon approval. If I fail to maintain the Account Relationship which qualified me for a preferred rate, my loan rate may be changed to (a) the current regular rate in effect, or (b) the regular rate in effect on the initial loan date, at the sole option of the Credit Union. I do hereby assign Power of Attorney to MCCU to complete or change Credit Union Payroll deduction instructions to my present employer and do hereby request and direct them to accept and act upon any such instructions. It is a Federal Crime to give false information or forge a document to induce a Federally Insured Credit Union to grant a loan.

X \_\_\_\_\_ Date \_\_\_\_\_ X \_\_\_\_\_ Date \_\_\_\_\_  
**Member Signature** **Spouse/Co-Applicant Signature**