

<i>Continued From Front Side</i>	
<b>Fees</b>	
<b>Maintenance and Set-up Fees</b>	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Annual Fee	<b>None</b>
Additional Card Fee	<b>None</b>
<b>Transaction Fees</b>	
Cash Advance Fee	<b>\$1 or 1%</b> of the amount of each cash advance; maximum <b>\$10</b> .
Foreign Transaction Fee	Up to <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
Late Payment Fee	Up to <b>\$17.50</b> assessed ten (10) days after due date.
Returned Payment Fee	Up to <b>\$25</b>

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information contained in this Credit Disclosure is accurate as of 1/1/2019 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.

This institution is not federally insured.



[www.pccu.com](http://www.pccu.com)

THE FINANCIAL  
RECOGNITION YOU  
DESERVE

WITH A VISA CREDIT CARD FROM  
YOUR CREDIT UNION, YOU GET...

■  
A Commanding Credit Limit.

■  
Acceptance.  
Use your Visa credit card at more than  
20 million locations worldwide.

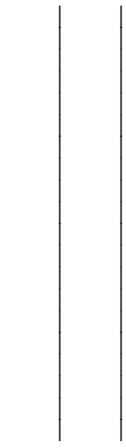
■  
Easy Cash Access.  
Your Visa credit card gives you instant  
cash access at nearly 855,000 ATMs  
around the world.

■  
No Cost Travel Protection.  
When you charge to your covered credit card  
the fare(s) for travel on a common carrier, you,  
your spouse, and dependent children under the  
age of 19 years (25 years if a full-time student  
attending an accredited college or university)  
will be automatically covered for accident  
insurance covering accidental death and  
dismemberment. Coverage is also provided  
while traveling on a common carrier directly  
to or directly from an airport, train, or ship  
terminal on which the Cardholder was a  
fare-paying passenger.

■  
Credit Insurance.  
Credit Insurance is available for a nominal cost.  
Please indicate below if you would like more  
information and pricing about Credit Insurance.

- Yes, please provide me information
- No, I decline Credit Insurance at this time

**Perfect Circle Credit Union**  
631 East Main Street  
Hagerstown, IN 47346



Place  
Postage  
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PCCU  
631 East Main Street  
Hagerstown, IN 47346

Get Your  
Credit  
Union's  
Lowest Rate  
Visa



9.50%  
\*  
APR

I intend to apply for Individual Credit  
 We intend to apply for Joint Credit

## PCCU NO REWARDS CREDIT CARD APPLICATION

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Applicant's Signature Co-Applicant's Signature

Member Account # \_\_\_\_\_  
Requested Card Product \_\_\_\_\_  
Requested Credit Limit \$ \_\_\_\_\_

### APPLICANT INFORMATION

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_ Social Security # [ ] [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Date of Birth 

M	M	D	D	Y	Y	Y	Y
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Home Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
Email Address \_\_\_\_\_ Home Phone [ ] [ ] [ ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Cell Phone [ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Do You  Own  Rent Name of Lender/Landlord \_\_\_\_\_ Monthly Mortgage/Rent \$ \_\_\_\_\_ How Long? Years \_\_\_\_\_ Months \_\_\_\_\_

Current Employer \_\_\_\_\_ Are You Self Employed?  Yes  No Position/Job Title \_\_\_\_\_

Employer Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Employer Phone [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Length of Employment: Years \_\_\_\_\_ Months \_\_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_ \*Other Income \$ \_\_\_\_\_  
\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to rely on it as a basis for repaying this obligation.

Name of Nearest Living Relative/Friend \_\_\_\_\_ Relationship \_\_\_\_\_ Phone [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Mother's Maiden Name \_\_\_\_\_ Are You a U.S. Citizen?  Yes  No

### CO-APPLICANT INFORMATION

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_ Social Security # [ ] [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Date of Birth 

M	M	D	D	Y	Y	Y	Y
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Home Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Email Address \_\_\_\_\_ Home Phone [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Cell Phone [ ] [ ] [ ] - [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Do You  Own  Rent Name of Lender/Landlord \_\_\_\_\_ Monthly Mortgage/Rent \$ \_\_\_\_\_ How Long? Years \_\_\_\_\_ Months \_\_\_\_\_

Current Employer \_\_\_\_\_ Are You Self Employed?  Yes  No Position/Job Title \_\_\_\_\_

Employer Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Employer Phone [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] Length of Employment: Years \_\_\_\_\_ Months \_\_\_\_\_ Gross Monthly Income \$ \_\_\_\_\_ \*Other Income \$ \_\_\_\_\_  
\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to rely on it as a basis for repaying this obligation.

Name of Nearest Living Relative/Friend \_\_\_\_\_ Relationship \_\_\_\_\_ Phone [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] - [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Mother's Maiden Name \_\_\_\_\_ Are You a U.S. Citizen?  Yes  No

A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct. If this application is approved and a credit card(s) is issued, the undersigned applicant(s), by signing, using or permitting another to use the credit card(s), agree that the applicant(s) will be bound by the terms and conditions accompanying the credit card(s) and all amendments. Your signature(s) must appear below before we can process your application. I understand that if I do not qualify for the Visa product selected above, I will be notified if I was approved for another option or was disapproved.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Applicant's Signature Date Co-Applicant's Signature Date

Cross Collateral Clause: If you are in default on your loan, the Credit Union may apply all shares (except Keogh accounts and IRA accounts) on deposit to your loan up to an amount sufficient to repay your loan.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Applicant's Signature Date Co-Applicant's Signature Date

**FOR CREDIT UNION USE ONLY** Credit Limit \$ \_\_\_\_\_ Approved By \_\_\_\_\_ Member CU Acct # \_\_\_\_\_

Interest Rates and Interest Changes	
<b>Annual Percentage Rate (APR) for Purchases</b>	Platinum: A) <b>9.50%</b> , B) <b>11.50%</b> , C) <b>15.50%</b> , or D) <b>19.50%</b> - This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	A) <b>9.50%</b> , B) <b>11.50%</b> , C) <b>15.50%</b> , or D) <b>19.50%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	A) <b>9.50%</b> , B) <b>11.50%</b> , C) <b>15.50%</b> , or D) <b>19.50%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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">http://www.consumerfinance.gov/learnmore</a> .

The minimum monthly payment is 3% of your total new balance, or the overlimit amount, whichever is greater, but not less than \$35 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 20th of every month.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including current transactions)." See your account agreement for more details.

**How We Will Calculate Your Variable Rate:**  
Your variable rates may change when the Prime Rate changes. It is determined by adding A) 4%, B) 6%, C) 10% or D) 14% to the highest U.S. prime rate published in The Wall Street Journal "Money Rates" table on the 15th business day of the month in January and July. The rate is effective on the first day of the billing cycle.

***SEE BACK for more important information about your account.***