

PCCU LOW RATE CREDIT CARD APPLICATION

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

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

Annual Percentage Rate (APR) for Purchases	Platinum: A) 7.25% , B) 9.25% , C) 13.25% , or D) 17.25% - This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	A) 7.25% , B) 9.25% , C) 13.25% , or D) 17.25% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	A) 7.25% , B) 9.25% , C) 13.25% , or D) 17.25% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
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 .

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.

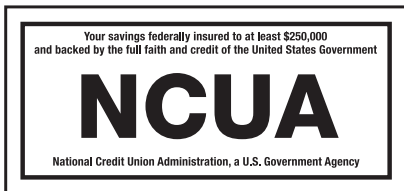
SEE BACK for more important information about your account.

<i>Continued From Front Side</i>	
Fees	
Maintenance and Set-up Fees	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	None
Additional Card Fee	None
Transaction Fees	
Cash Advance Fee	\$1 or 1% of the amount of each cash advance; maximum \$10 .
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment Fee	Up to \$17.50 assessed ten (10) days after due date.
Returned Payment Fee	Up to \$25

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 10/2020 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.

This credit union is federally insured by the National Credit Union Administration.



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.

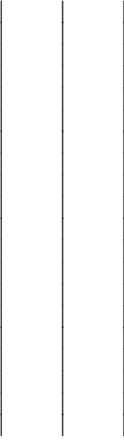
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Credit Insurance.
Credit Insurance is available for a nominal cost.
Please indicate below if you would like more
information and pricing about Credit Insurance.

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
Here

PCCU
631 East Main Street
Hagerstown, IN 47346

**Get Your
Credit
Union's
Lowest Rate
Visa**

7.25%^{*}
APR