

VISA APPLICATION

Members 20 yrs. old and younger require a cosigner.

Type of Account Desired (check all that apply.)

- Visa Platinum - Min. limit \$200
 Visa Platinum Rewards - Min. limit \$200
 Visa Signature - Min. limit \$5,000
 Student iSave Visa - Min. limit \$200

 Please issue: One Card Two Cards Limit Requested \$ _____

 Credit Line Increase Only Limit Requested \$ _____

Primary Applicant (Please print. Complete all sections and sign below.)

NAME: Last		First	Middle	Member Account #	
Street Address (No PO Boxes)					Years at Residence
City	State	Zip	Email Address		
Employer		Position/Title	Years Employed	Gross Monthly Income \$	
<input type="checkbox"/> Renter Monthly Payment <input type="checkbox"/> Home Owner \$		Child Support (If applicable) \$		<i>Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.</i>	
Cell Phone ()	Home Phone ()	Work Phone ()	Social Security #	Date of Birth	

Co-applicant (Please print. Complete all sections and sign below.)

NAME: Last		First	Middle	Member Account #	
Street Address (No PO Boxes)					Years at Residence
City	State	Zip	Email Address		
Employer		Position/Title	Years Employed	Gross Monthly Income \$	
<input type="checkbox"/> Renter Monthly Payment <input type="checkbox"/> Home Owner \$		Child Support (If applicable) \$		<i>Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.</i>	
Cell Phone ()	Home Phone ()	Work Phone ()	Social Security #	Date of Birth	

Authorization and Signatures (Both signatures required for a joint account.)

I/we herby certify that all statements made, whether oral, written or through a fax machine, are true and submitted for the purpose of obtaining credit, whether completed by me or by the credit union at my direction. In considering this application, the credit union may request and use a report from outside credit reporting agencies. They may also ask a reporting agency for other such reports in connection with renewal or continuation of the credit for which I/we are applying. Upon my/our request, the credit union will supply the name and address of the credit bureau providing such information. I/we acknowledge notice of this disclosure.

I/we understand that the use of this credit card constitutes acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures mailed or given to me/us. In addition, I/we grant Heartland Credit Union a security interest in all individual and joint share and/or deposit accounts I/we have with you now and in the future to secure my/our credit card account. When I/we am/are in default, I/we authorize you to apply the balance in these accounts I/we have with you now and in the future to secure my/our credit account. When I/we am/are in default, I/we authorize you to apply the balance in these accounts to any amounts due. Shares and deposits in an individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest I/we have given in my/our shares and deposits.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at (800) 813-9185 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Student Visa - By agreeing to be the co-signer, you are accepting responsibility for making sure payment on this account is made even if the applicant experiences financial hardship.

Primary Applicant Signature

Date

Co-applicant Signature

Date

Interest Rates and Interest Charges	Visa Platinum	Visa Platinum Rewards	Visa Signature
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	2.90% intro rate on balance transfers for a period of 12 billing cycles After that your APR will be variable 8.90%-12.90%	2.90% intro rate on balance transfers for a period of 12 billing cycles After that your APR will be variable 9.90%-13.90%	2.90% intro rate on balance transfers for a period of 12 billing cycles After that your APR will be variable 11.90%-15.90%
Variable Rate Information	The APR is based on your credit worthiness and uses the Wall Street Journal Prime Rate as its index.		
How to Avoid Paying Interest on Purchases	Pay full amount of the New Balance of Purchases within 25 days of your statement closing date.		
Minimum Interest Charge	None		
For Credit Card Tips from the Consumer Financial Protection Bureau	www.consumerfinance.gov/learnmore		
Fees			
Annual Fee	None		
Transaction Fees: Cash Advance Balance Transfer Fee Foreign Transaction	None None 1% of U.S. dollar transaction amount		
Penalty Fees: Late Payment NSF	\$20 assessed on the 10th day after the stated due date \$27/item (Check, Visa AutoPay or other electronic means)		

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

Billing Rights: Information on your rights to dispute transaction and how to exercise those rights is provided in your account Agreement.

Introductory Balance Transfer Rate: Balances must be transferred within 60 days of the new card being opened to qualify for the introductory rate. Current cardholders do not qualify.

Other Fees:

- “Rush” card fee—\$20 each
- Statement copies—\$5 each
- Copies of sales drafts—\$5 each (originals are \$10 each)
- Lost card replacement—\$10 each

The rates, terms, and fees described are as of 10/1/2017 and may have changed since that date. To find out what may have changed, call us at (651) 451-5160 or (800) 813-9185 or write us at 5500 South Robert Trail, Inver Grove Heights, MN 55077

CU USE ONLY

Credit Card Interest Rate: _____