

PLACE
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A Credit Card For All SEASONS



A P P L Y T O D A Y !



Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa® Credit Card. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

Apply for yours today!



When you use the...



Visa® Credit Card for the purchase of goods or services, the following benefits are yours!

TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

CentralAlliance Credit Union
625 Deerwood Ave.
Neenah, WI 54956

Interest Rates and Interest Charges	Visa®
Annual Percentage Rate (APR) for Purchases	14.88% Fixed
APR for Balance Transfers	14.88% Fixed
APR for Cash Advances	14.88% Fixed
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	Visa®
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advances	Up to \$5.00 or 2.0% of the amount advanced.
• Foreign Transaction	Up to 0.8% when there is no currency conversion, 1.0% if there is a currency conversion.
Penalty Fees	
• Late Payment	Up to \$10.00
• Over-the-Credit Limit	None
• Returned Payment	Up to \$15.00
Other Fees	
• Rush Order	\$50.00
• Sales Slip	Original \$40.00 /Copy \$20.00
• Minimum Monthly Payment	\$10.00 or 2.0% of the balance
• Default	In default on you card the credit union can take from your deposits to bring the amount current
• Lost Card	\$35.00
• Temp. Increase	\$40.00
• Replacement Card	\$20.00
• Replacement of Personal Identification Number	\$10.00

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). * An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.
Military Lending Act: Federal law provides important protections to members of the armed Forces and their dependents relating to extensions 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 fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

CREDIT APPLICATION

Credit Limit Requested \$ _____

Check Account Choice:

(Signature required for joint applicant)

Visa®

- Individual Account
 Joint Account
 We intend to apply for joint credit
 Applicant Initials _____ Co-Applicant Initials _____
 Credit Line Increase

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

<input type="radio"/> Married <input type="radio"/> Unmarried <input type="radio"/> Separated If you live in any of these states AZ, CA, ID, LA, NM, NV, TX, WA, WI please provide spouses name _____						
APPLICANT <small>Note: All applicable sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First		Middle	Social Security Number
	Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="radio"/> Rent <input type="radio"/> Other <input type="radio"/>	Monthly Payment \$
	Current Address		City	State	Zip Code	How Long (yrs)
	Mailing Address (if different from above)		City	State	Zip Code	How Long (yrs)
	Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)
	Employer	Self Employed <input type="radio"/> Yes <input type="radio"/> No		Work Phone ()		Date Employed
	Address		Position/Occupation			Monthly Gross Income \$
	Name and Address of Previous Employer (if less than 2 years at present employer)					How Long (yrs)
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness					Amount per Month \$
	Nearest Relative (Not Living With You)			Home Phone ()		Relationship
CO-APPLICANT <small>Intended for joint applicant, this information is required for an individual account.</small>	Last Name		First		Middle	Social Security Number
	Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="radio"/> Rent <input type="radio"/> Other <input type="radio"/>	Monthly Payment \$
	Current Address		City	State	Zip Code	How Long (yrs)
	Previous Address (if less than 2 years at present address)		City	State	Zip Code	How Long (yrs)
	Employer	Self Employed <input type="radio"/> Yes <input type="radio"/> No		Work Phone ()		Date Employed
	Address		Position/Occupation			Monthly Gross Income \$
SIGNATURES	PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.					
	X _____ Applicant Signature		Date		X _____ Co-Applicant Signature	
FOR TRANSFER OF BALANCE REQUEST USE ONLY	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.					
	<input type="radio"/> Credit Card Account Number _____		Amount to be transferred \$ _____			
	Signature _____					
Visa Account No. _____						
Date Approved			Credit Line		Approved By	