Continued From Front Side		
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		
Balance Transfer Fee	None	
ATM Fee	Gold - <b>\$0.75</b> Classic - <b>None</b>	
Cash Advance Fee	None	
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars.	
Penalty Fees		
Late Payment Fee	Gold - Up to \$25 assessed ten (10) days after due date. Classic - Up to \$20 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 05/01/2012 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.

## www.financialpartnersfcu.org

## THE FINANCIAL RECOGNITION YOU DESERVE

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

A Commanding Credit Limit.

Acceptance.

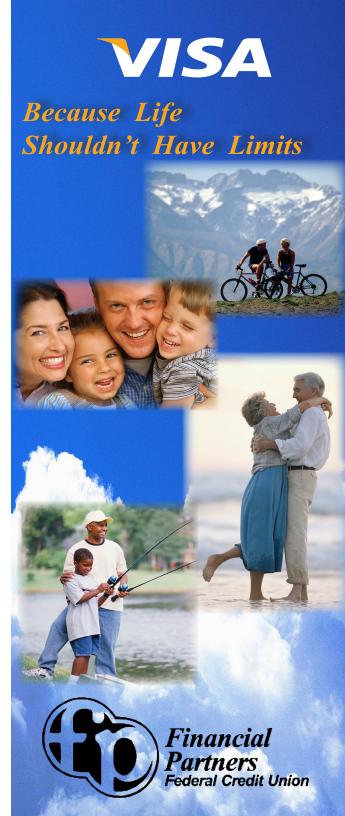
Use your Visa credit card at more than 20 million locations worldwide.

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.

Financial
Partners
Po Box 125
Woodburn, IN 46797



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☐ I intend to apply for Individual Credit	CREDIT CARD APPLICATION	
☐ We intend to apply for Joint Credit		Member Account #
X	<u>X</u>	Requested Card Product
Applicant's Signature APPLICANT INFORMATION	Co-Applicant's Signature	Requested Credit Limit \$
	Г	
First Name Middle Ini	itial Last Name Social Security #	Date of Birth
Home Address	City/State/Zip	
Email Address	Home Phone Home Phone	
Do You ☐ Own ☐ Rent Name of Lender/Landlord	Monthly Mortg	age/Rent \$ How Long? Years Months
Current Employer	Are You Self Employed? ☐ Yes ☐ No Position/Jo	bb Title
Employer Address	City/State/Zip	
Familiary Phase		
Employer Phone		Income \$ *Other Income \$ pport, 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 Phone Phone
Mother's Maiden Name	Are You a U.S. Citizen? ☐ Yes ☐ No	
******	* * * * * * * * * * * * * * * * * * *	• • • • • • • • • • • • • • • • • • • •
CO-APPLICANT INFORMATION	_	
First Name Middle Ini	itial Last Name Social Security #	Date of Birth MMDDYYYY
Home Address	City/State/Zip	
Email Address	Home Phone Home	Cell Phone
Do You ☐ Own ☐ Rent Name of Lender/Landlord	Monthly Mortg	age/Rent \$ How Long? Years Months
Current Employer	Are You Self Employed? ☐ Yes ☐ No Position/Jo	bb Title
Employer Address	City/State/Zip	
Employer Phone — — — — — —		Income \$ *Other Income \$
	*Alimony, child su	pport, 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		
Applicant's Signature	Date Co-Applicant's Signature	e Date
Pledge of Shares and Security Interest. By signing an application, acceptance or authorized use of any credit cards, you grant and pledge a consensual lien to us on all shares to secure payment of your obligations on this account. In addition, you acknowledge our statutory lien rights; you agree that such a lien is impressed as of the date that this account is opened; and you agree that we can apply the shares pledged at the time of any default on this account without further notice. "Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust, or custodial account(s), whether jointly or individually held - regardless of contributions that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust, or fiduciary account in which you do not have a vested ownership interest.		
X Applicant's Signature	Date X  Co-Applicant's Signatur	e Date
Approved 3 Signature	Date CO-Applicant's Signature	Date 1
FOR CREDIT UNION USE ONLY cr	redit Limit \$ Approved By	Member CU Acct #

Interest Rates and Interest Changes		
Annual Percentage Rate (APR) for Purchases	Gold - 11.75%, Classic - 13.5%, based on your creditworthiness.	
APR for Balance Transfers	Gold - <b>6.9%</b> or Classic - <b>7.9%</b> This APR is in effect for twelve (12) months from the posting date.	
APR for Cash Advances	Gold - 11.75% Classic - 13.5%	
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 \$20 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 14th 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.

**Loss of Balance Transfer APR:** We may end your Balance Transfer APR if you make a late payment.

SEE BACK for more important information about your account.