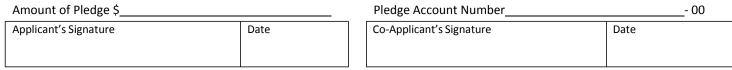
NASA FCU SECURED VISA APPLICATION

SFLFCT YOUR CARD TYPF: ☐ Visa Platinum Advantage Rewards* ☐ Visa Platinum Cash Rewards* ☐ Visa Classic Limit \$2,000 - \$5,000: \$_____ Limit \$500 - \$5,000: \$_ Limit \$2,000 - \$5,000: \$_____ *If you do not qualify for the card or credit limit requested, you may be approved for another card and lower limit. ☐ Night Launch ☐ Eclipse ☐ Galaxy ☐ Day Launch ☐ Astronaut SELECT YOUR CARD DESIGN: **TELL US ABOUT YOURSELF** TELL US ABOUT YOUR CO-APPLICANT Name (Last/First/Middle) Nam (Last/First/Middle) **Residence Street Address** Residence Street Address City/State/Zip City/State/Zip Home Phone Social Security Number Social Security Number Home Phone Mobile Phone F-mail Address E-mail Address Mobile Phone Date of Birth Credit Union Account No. Date of Birth Credit Union Account No. Mortgage/Monthly Rent □0wn How Long At This Address? Mortgage/Monthly Rent □0wn How Long At This Address? □Rent □Rent Citizenship ☐ Resident Alien with ☐ Non-Resident Alien with Citizenship ☐ Resident Alien with ☐ Non-Resident Alien with ☐ U.S. Citizen Permanent Residency **Temporary Residency** ☐ U.S. Citizen Permanent Residency Temporary Residency Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment of this obligation. **Present Employer Present Employer** Position Position **Employment Status Employment Status** Work Phone Annual Salary (Gross) Start Date Work Phone Annual Salary (Gross) Start Date Source of Other Income Annual Salary (Gross) Start Date Source of Other Income Annual Salary (Gross) Start Date TRANSFER OTHER CREDIT CARD BALANCES - AND SAVE Get a Balance Transfer Form at nasafcu.com/transfer. **PLEASE SIGN** You authorize NASA FCU to check your credit record and to verify your credit, employment and income references. You understand that additional information may be requested to complete this application. You certify that you agree to all the terms and conditions of this loan. Applicant's Signature Date Co-Applicant's Signature Date By signing below, you pledge and grant NASA FCU a security interest in the following share account(s) with us, to secure your VISA account limit. You are pledging shares for the amount shown below in the security offered section. This means your shares will be permanently restricted from use by you until your VISA account is closed and any outstanding balance, plus accrued interest, is paid in full. **SECURITY OFFERED**





NASA FCU VISA TERMS				
	Platinum	Platinum		
	Advantage Rewards	Cash Rewards	Classic**	
	Variable Rate*	Variable Rate*		
Annual Percentage Rate (APR) for Purchases	9.9% –	13.9% –	12.9% – 17.99%***	
	17.99%***	17.99%***		
	This APR will vary with the market based on the Prime Rate.		17.3370	
APR for Balance	9.9%–17.99%	13.9%–17.99%	12.9%–17.99%	
Transfers	This APR will vary with the ma	rket based on the Prime Rate.		
APR for Cash	11.9%–17.99%	15.9%–17.99%	15.00/ 17.000/	
Advances	This APR will vary with the ma	rket based on the Prime Rate.	15.9%–17.99%	
Penalty APR and When It Applies	18.00%			
	This APR may be applied to your account if you make a late payment.			
	How Long Will the Penalty APR Apply? The Penalty APR will apply until you make			
	six consecutive minimum payments when due and do not exceed your credit limit			
	during that time period.			
How To Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not			
	charge you interest on purchases if you pay your entire balance by the due date			
	each month. We will begin charging interest on cash advances and balance transfers			
	on the transaction date.			
Minimum Interest Charge				
For Credit Card Tips from	To learn more about factors to consider when applying for or using a credit card, visit the			
the Consumer Financial	website of the Consumer Financial Protection Bureau at https://www.nasafcu.com/cfpb/.			
Protection Bureau				
Effective Date	November 12, 2011			
Fees				
Annual Fee	None			
	Balance Transfer: None			
Transaction Fees	Cash Advance: 3% of advance (\$5 minimum)			
	Foreign Transactions: 1% of transaction amount in U.S. dollars			
	Late Payment: Up to \$35 (Charged if payment is not received by payment due date.)			
Penalty Fees	Over-the-Credit Limit: None			
	Returned Payment: Up to \$35			
Other Fees	Card Replacement: None (Platinum Rewards); Otherwise: \$5			

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 transactions and how to exercise those rights is provided in your

Account Agreement.

Classic Visa: Maximum limit is \$10,000. Platinum Visa: Maximum limit is \$30,000.

Share Secured Visa: The maximum approved limit is 100% of available shares, not to exceed \$5,000.00. The Visa must be secured and maintained on the same NASA FCU account number as the Share Savings account.

^{*} APR may vary based on credit history. Your APR for cash advances and convenience checks will equal your variable purchase rate plus 2% (not to exceed 18.00%).

^{**} APR may vary based on credit history. Your APR for cash advances and convenience checks will equal your purchase rate plus 2% (not to exceed 18.00%).

^{***}APR when you open your account, based on your creditworthiness.