

# NASA FEDERAL CREDIT UNION SECURED VISA APPLICATION

## SELECT YOUR CARD TYPE:

- Visa Platinum Advantage Rewards\* Limit \$2,000 - \$5,000: \$ \_\_\_\_\_  
 Visa Platinum Cash Rewards\* Limit \$2,000 - \$5,000: \$ \_\_\_\_\_  
 Visa Classic Limit \$500 - \$5,000: \$ \_\_\_\_\_

*\*If you do not qualify for the card or credit limit requested, you may be approved for another card and lower limit.*

- SELECT YOUR CARD DESIGN:   
  Night Launch   
  Eclipse   
  Galaxy

TELL US ABOUT YOURSELF		
Name (Last/First/Middle)		
Residence Street Address		
City/State/Zip		
Home Phone (    )		Social Security Number
Mobile Phone (    )		E-mail Address
Date of Birth		Credit Union Account No.
Mortgage/Monthly Rent \$	<input type="checkbox"/> Own <input type="checkbox"/> Rent	How Long At This Address?
Citizenship <input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Resident Alien with Permanent Residency	<input type="checkbox"/> Non-Resident Alien with Temporary Residency

TELL US ABOUT YOUR CO-APPLICANT		
Nam (Last/First/Middle)		
Residence Street Address		
City/State/Zip		
Home Phone (    )		Social Security Number
Mobile Phone (    )		E-mail Address
Date of Birth		Credit Union Account No.
Mortgage/Monthly Rent \$	<input type="checkbox"/> Own <input type="checkbox"/> Rent	How Long At This Address?
Citizenship <input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Resident Alien with Permanent Residency	<input type="checkbox"/> Non-Resident Alien with 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		
Position		
Employment Status		
Work Phone (    )	Annual Salary (Gross) \$	Start Date
Source of Other Income	Annual Salary (Gross) \$	Start Date

Present Employer		
Position		
Employment Status		
Work Phone (    )	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](http://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
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Co-Applicant's Signature	Date
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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

Amount of Pledge \$ \_\_\_\_\_

Pledge Account Number \_\_\_\_\_ - 00

Applicant's Signature	Date
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Co-Applicant's Signature	Date
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## NASA FEDERAL CREDIT UNION VISA TERMS

	Platinum Advantage Rewards Variable Rate*	Platinum Cash Rewards Variable Rate*	Classic**
Annual Percentage Rate (APR) for Purchases	<b>9.9% – 17.99%***</b> This APR will vary with the market based on the Prime Rate.	<b>13.9% – 17.99%***</b> This APR will vary with the market based on the Prime Rate.	<b>12.9% – 17.99%***</b>
APR for Balance Transfers	9.9%–17.99% This APR will vary with the market based on the Prime Rate.	13.9%–17.99% This APR will vary with the market based on the Prime Rate.	12.9%–17.99%
APR for Cash Advances	11.9%–18.00% This APR will vary with the market based on the Prime Rate.	15.9%–18.00% This APR will vary with the market based on the Prime Rate.	14.9%–18.00%
Penalty APR and When It Applies	<b>18.00%</b> This APR may be applied to your account if you make a late payment. <b>How Long Will the Penalty APR Apply?</b> 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	<b>None</b>		
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
Effective Date	December 1, 2015		
Fees			
Annual Fee	<b>None</b>		
Transaction Fees	<b>Balance Transfer: None</b> <b>Cash Advance: 3% of advance (\$5 minimum)</b> <b>Foreign Transactions: None</b>		
Penalty Fees	<b>Late Payment: Up to \$35</b> (Charged if payment is not received by payment due date.) <b>Over-the-Credit Limit: None</b> <b>Returned Payment: Up to \$35</b>		
Other Fees	<b>Card Replacement: None (Platinum Rewards); Otherwise: \$5</b>		

**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%).

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\*\*\***APR when you open your account, based on your creditworthiness.**