

NASA FEDERAL CREDIT UNION VISA APPLICATION

SELECT YOUR CARD TYPE:

Visa Platinum Advantage Rewards*

Limit \$2,000 - \$30,000: \$ _____

Visa Platinum Cash Rewards*

Limit \$2,000 - \$30,000: \$ _____

Visa Classic

Limit \$500 - \$10,000: \$ _____

**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	

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	

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.

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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NASA FEDERAL CREDIT UNION VISA TERMS

	Platinum Advantage Rewards Variable Rate*	Platinum Cash Rewards Variable Rate*	Classic**
Annual Percentage Rate (APR) for Purchases	10.40% – 17.99%*** This APR will vary with the market based on the Prime Rate.	14.40% – 17.99%*** This APR will vary with the market based on the Prime Rate.	12.9% – 17.99%***
APR for Balance Transfers	10.40%–17.99% This APR will vary with the market based on the Prime Rate.	14.40%–17.99% This APR will vary with the market based on the Prime Rate.	12.9%–17.99%
APR for Cash Advances	12.40%–18.00% This APR will vary with the market based on the Prime Rate.	16.40%–18.00% This APR will vary with the market based on the Prime Rate.	14.9%–18.00%
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	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 .		
Effective Date	January 1, 2018		
Fees			
Annual Fee	None		
Transaction Fees	Balance Transfer: None Cash Advance: 3% of advance (\$5 minimum) Foreign Transactions: None		
Penalty Fees	Late Payment: Up to \$35 (Charged if payment is not received by payment due date.) 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%).

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