	VISA CLASSIC ct VISA Card! Easy to Apply, Qui	VISA PLATINUM ck Approvals	CREDIT INSURANCE Your Application for Credit Insurance	MEMBER APPRECIATION
Visa Classic Visa Classic VISA Classic Secured Benefits: • Low Fixed Rate • 8.90% APR	 Low Fixed Rate 8.90% APR 	VISA PLATINUM VISA PLATINUM VISA Platinum Benefits: VISA Platinum Benefits: Low Fixed Rate 8.90%	"You" or "your" means the member and joint insured (if applicable). Credit Insurance is voluntary and not required to obtain this credit card. You can get this insurance only if you check the "yes" box below, sign your name, and write in the date. The rate you are charged for insurance is subject to change. You will be given a 31 day advance written notice before increase goes in effect. You have the right to stop this insurance by notifying METRO Federal Credit Union in writing. Your signa- ture below means you agree that:	WEEK 8.90% ^{APR} VISA SPECIAL APPLICATION
 Minimum \$500 Credit Limit Savings Pledge 	Minimum \$1,000 Credit Limit	Minimum \$5,000 Credit Limit	If you elect insurance, you authorize METRO Federal Credit Union to add the charges for insurance to your loan each month. I elect the following insurance coverage:	APPLICATION
	VISA BENEFITS - ALL CARD	05	ů ů	
• No annual fee	• No balance transfer fees	• No cash advance fees	Single Credit Disability r Yes r No Single Credit Life r Yes r No Joint Credit Life r Yes r No	
• 25-day grace period for purchases	 Auto rental insurance 	 Travel assistance services 		Visa Classic
 Statement checks 	• Travel Insurance	• Accepted at merchants and ATMs	*Per \$100 of your monthly balance ** This amount may be less the amount of your loan.	
		worldwide	Coverage's Cost* Insurance Disability Life Premiums	Visa Platinum
Optional Credit Life & Disability	SCORECARD Rewards Earns Points towards merchandise 	APPLEPAY Smartphone Capability	Single Credit 15¢ Maximum \$750 N/A Disability 15¢ Monthly Benefit \$750 N/A	1000 1234 5678 4010
Insurance	and travel with each card use	➡Fay	Single Credit 5.5¢ Maximum Amount \$50,000 \$50,000 Life	CARDINGLOUP 12/12
• Falcon Fraud Protection - VISA's	eZCard.com	SAMSUNG PAY Capability	Joint Credit 8.8¢ Maximum Age for 66 70 Insurance	VISA
24/7 fraud prevention	VISA online account access		If you are disabled for more than 30 days, the Disability Benefit will begin on the 31st day of disability.	,
	y member with a METRO VISA Carc eCard Rewards Program.	is automatically enrolled in the	Date of Birth Applicant Signature Date	APPLICATION MUST BE RECEIVED BETWEEN 6/12/17 AND 6/17/17.

Every dollar you spend using your METRO Visa Earns one (1) REWARD POINT.

Visit scorecardrewards.com to create your profile and view your reward balance. Start redeeming with as little as 2,000 POINTS.



eZCord Need instant access to your account? No problem! Enroll your card at <u>www.ezcardinfo.com</u> and start managing your bills!

Access includes:

• View account balance & Statements

• Check available credit & • Pay your bill pending authorizations

Set customized eAlerts

Date of Birth	Applicant Signature	Date
Date of Birth	Co-Applicant Signature (Eligible For Joint Credit Life Only)	Date
ote: This insuranc CUA.	e product is not insured or Guaranteed by th	e Governmer
	e product is not insured or Guaranteed by th	e Governmer

D BETWEEN 6/12/17 AND 6/17/17.

OFFER VALID FOR ONE WEEK ONLY!



CREDIT CARD DISCLOSURES	Effective 2/22/10			
General Requirement: Membership in	METRO and a \$50 Savings Acc	count Balance.		
Interest Rates and Interest Charges	VISA CLASSIC Secured Minimum Credit Line \$500	VISA CLASSIC	VISA PLATINUM Minimum Credit Line \$5,000	
Annual Percentage Rate (APR) for	8.90%	8.90%	8.90%	
Purchases	Fixed Rate	Fixed Rate	Fixed Rate	
Annual Percentage Rate (APR) for	8.90%	8.90%	8.90%	
Balance Transfers	Fixed Rate	Fixed Rate	Fixed Rate	
Annual Percentage Rate (APR) for	8.90%	8.90%	8.90%	
Cash Advances	Fixed Rate	Fixed Rate	Fixed Rate	
Penalty APR and When it Applies	None	None	None	
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 (Grace Period) each month.			
Minimum Interest Charges For Credit Card Tips from the Consum	If you are charged interest,	-		
Financial Protection Bureau	credit card, visit the web site of the Consumer Financial Protection Bureau at : http://www.consumerfinance.gov/learnmore.			
	http://www.consumerfinar	nce.gov/learnmore.		
Fees	http://www.consumerfinar Visa Classic Secured	nce.gov/learnmore. Visa Classic	Visa Platinum	
Fees Annual Fee			Visa Platinum \$25.00	
Annual Fee	Visa Classic Secured	Visa Classic		
Annual Fee Transaction Fees	Visa Classic Secured	Visa Classic		
Annual Fee Transaction Fees Balance Transfer Cash Advances	Visa Classic Secured None	Visa Classic None	\$25.00	
Annual Fee Transaction Fees Balance Transfer Cash Advances	Visa Classic Secured None None	Visa Classic None None	\$25.00 None	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction	Visa Classic Secured None None None	Visa Classic None None None	\$25.00 None None	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction Penalty Fees	Visa Classic Secured None None None	Visa Classic None None None	\$25.00 None None	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction Penalty Fees Late Payment	Visa Classic Secured None None 1.0%	Visa Classic None None None 1.0%	\$25.00 None None 1.0%	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction Penalty Fees Late Payment Over-the-Credit-Limit	Visa Classic Secured None None 1.0% \$30.00	Visa Classic None None 1.0% \$30.00	\$25.00 None None 1.0% \$30.00	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction Penalty Fees Late Payment Over-the-Credit-Limit Returned Payment Other Fees	Visa Classic Secured None None 1.0% \$30.00 None	Visa Classic None None 1.0% \$30.00 None \$25.00	\$25.00 None None 1.0% \$30.00 None	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction Penalty Fees Late Payment Over-the-Credit-Limit Returned Payment Other Fees Draft Copy Fee	Visa Classic Secured None None None 1.0% \$30.00 None \$25.00 \$15.00	Visa Classic None None 1.0% \$30.00 None \$25.00 \$15.00	\$25.00 None None 1.0% \$30.00 None \$25.00 \$15.00	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction Penalty Fees Late Payment Over-the-Credit-Limit Returned Payment Other Fees Draft Copy Fee Statement Copy Fee	Visa Classic Secured None None None 1.0% \$30.00 None \$25.00 \$15.00 \$ 5.00	Visa Classic None None 1.0% \$30.00 None \$25.00 \$15.00 \$ 5.00	\$25.00 None None 1.0% \$30.00 None \$25.00 \$15.00 \$ 5.00	
Annual Fee Transaction Fees Balance Transfer Cash Advances Foreign transaction Penalty Fees Late Payment Over-the-Credit-Limit Returned Payment Other Fees Draft Copy Fee	Visa Classic Secured None None None 1.0% \$30.00 None \$25.00 \$15.00	Visa Classic None None 1.0% \$30.00 None \$25.00 \$15.00	\$25.00 None None 1.0% \$30.00 None \$25.00 \$15.00	

The finance charge for the billing cycle is computed by applying the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment.



RETURN APPLICATION TO:

ICATION TO: METRO FEDERAL CREDIT UNION 2440 E. RAND ROAD ARLINGTON HEIGHTS, IL 60004 MAIN (847) 670-0456 FAX (847) 670-0401

PLEASE CHECK ONE:

INDIVIDUAL CREDIT ACCOUNT Complete Applicant Section

JOINT CREDIT ACCOUNT Complete Applicant and Joint Applicant Section

CREDIT LIMIT DESIRED: ____

TYPE OF CARD DESIRED:

□Visa Classic Share Secured □Visa Classic □Visa Platinum

APPLICANT (NOTE: ALL APPLICABLE SECTIONS SHOULD BE FILLED OUT COMPLETELY. IF NOT, PROCESSING MAY BE DELAYED.)					
FULL NAME			SOCIAL SECURITY NO.	DATE OF BIRTH	METRO ACCOUNT NO.
CURRENT ADDRESS , CITY, STATE, ZIP			YEARS AT THIS ADDRESS	[]OWN []RENT	DRIVERS LICENSE NO.
HOME PHONE	BUSINESS PHONE	POSITION / OCCUPATION	HOW LONG?	MONTHLY INCOME? \$	[] GROSS [] NET
NAME OF EMPLOYER			CURRENT ADDRESS , CITY, STATE, ZIP		
JOINT APPLICANT					
FULL NAME			SOCIAL SECURITY NO.	DATE OF BIRTH	METRO ACCOUNT NO.
CURRENT ADDRESS , CITY, STATE, ZIP			HOW LONG AT CURRENT ADDRESS?	[]OWN []RENT	DRIVERS LICENSE NO.
HOME PHONE	BUSINESS PHONE	POSITION / OCCUPATION	HOW LONG?	MONTHLY INCOME? \$	[] GROSS [] NET
NAME OF EMPLOYER			CURRENT ADDRESS, CITY, S	TATE, ZIP	

CREDIT INFORMATION (INCLUDE CHARGE ACCOUNTS, INSTALLMENT CONTRACTS	, CREDIT CARDS, RENT, MORTGA	GE, ETC. USE SEPARATE SH	IEET OF PAPER IF NECESSAI	RY)	
NAME OF MORTGAGOR OR LANDLORD	ACCOUNT NUMBER	APPROX. MARKET	CURRENT BALANCE	MONTHLY RENT OR	PAST
		VALUE	\$	MTG.	DUE?
		\$		\$	[]
CREDITOR 1.		INTEREST RATE (%)	\$	MO. PAYMENT \$	[]
CREDITOR 2.		INTEREST RATE (%)	\$	MO. PAYMENT \$	[]
CREDITOR 3.		INTEREST RATE (%)	\$	MO. PAYMENT \$	[]
ARE YOU A PARTY IN A LAW SUIT? []YES []NO HAVE YOU EVER DECLARED BANKRUPTCY? []YES []NO					

SIGNATURES

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit history. If this application is approved and a VISA card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the VISA card(s). I (we) understand that by signing below, I (we) pledge to METRO Federal Credit Union a security interest in my (our) share account(s) including paid shares and future payments on shares to secure my VISA account. I (we) authorize you to apply these holdings to pay any amounts due on the account if I (we) should default.

SIGNATURE	_DATE
JOINT SIGNATURE	DATE
(PLEASE RETURN THIS APPLICATION WITH A COPY OF YOUR LAST TWO PAY STUB	IS)

For office use only Loan Officer: Action: [] Approved Date: Card type: [] Classic Visa Line: \$ [] Denied [] Gold [] Platinum [] Platinum