

**CREDIT AMOUNT/LIMIT REQUESTED:** \$ \_\_\_\_\_ **TYPE OF APPLICATION:**  Individual  Joint\*  Co-Borrower\*  
**CHOOSE CARD:**  Visa Wave  Visa Platinum Rewards  Visa Platinum Rate or Fresh Start Visa (card type based on your creditworthiness)

**\*Joint vs. Co-Borrower:** In a joint application, the secondary borrower receives benefit from the loan proceeds. The financial debts, income, and assets of both the primary and secondary borrower will be combined for prequalification. In a co-borrower application, the secondary borrower's debts, incomes, and assets are segregated from the primary applicant. Generally speaking, a co-borrower does not receive benefit from the loan proceeds. A co-borrower is generally useful to increase the odds of getting a loan. A co-borrower should generally have a better credit history and/or is in a better financial standing than the main borrower.

**OVERLIMIT FEE PROGRAM**

- Opt me in.** I would like to opt in to the Overlimit Fee Program. I understand a fee will be charged if transactions that post to my credit card account cause my balance to go over the limit (see Fee Schedule for current amount). I further understand that Florida Credit Union is not required to accept every transaction as a result of being enrolled in this program. The overlimit fee will be charged only once per month and will be charged only if my credit card account balance goes overlimit at any time during the month.
- Opt me out.** I prefer to opt out of the Overlimit Fee Program. I understand transactions will be denied if those transactions would cause my balance to go over the limit of my credit card account.

**APPLICANT'S INFORMATION**

Applicant's Full Name \_\_\_\_\_ FCU Member Number \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth (MM/DD/YYYY) \_\_\_\_\_

Home Address (no P.O. Box allowed) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ How Long at Address? \_\_\_\_\_

Previous Address (if less than two years at current address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Own  Rent  Other \$ \_\_\_\_\_ Monthly Housing Payment \_\_\_\_\_ Home Phone Number \_\_\_\_\_ Mobile Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Owner/Rent \_\_\_\_\_ Monthly Housing Payment \_\_\_\_\_ Home Phone Number \_\_\_\_\_ Mobile Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Driver's License or State ID Number \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_ Issue State \_\_\_\_\_

Employer's Name \_\_\_\_\_ Occupation/Job Title \_\_\_\_\_ Date of Hire \_\_\_\_\_ Employer's Phone Number \_\_\_\_\_

Employer's Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Other Income\*\* \_\_\_\_\_

\*Minimum credit support and separate maintenance income need not be revealed if you do not wish to have them considered as a basis for repaying the obligation.  
 \*\*Minimum credit support and separate maintenance income need not be revealed if you do not wish to have them considered as a basis for repaying the obligation.

**CO-APPLICANT'S INFORMATION**

Co-Applicant's Full Name \_\_\_\_\_ FCU Member Number \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth (MM/DD/YYYY) \_\_\_\_\_

Home Address (no P.O. Box allowed) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ How Long at Address? \_\_\_\_\_

Previous Address (if less than two years at current address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Own  Rent  Other \$ \_\_\_\_\_ Monthly Housing Payment \_\_\_\_\_ Home Phone Number \_\_\_\_\_ Mobile Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Owner/Rent \_\_\_\_\_ Monthly Housing Payment \_\_\_\_\_ Home Phone Number \_\_\_\_\_ Mobile Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Driver's License or State ID Number \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_ Issue State \_\_\_\_\_

Employer's Name \_\_\_\_\_ Occupation/Job Title \_\_\_\_\_ Date of Hire \_\_\_\_\_ Employer's Phone Number \_\_\_\_\_

Employer's Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Gross Monthly Income \_\_\_\_\_ Other Income\*\* \_\_\_\_\_

By signing below, you (1) apply for credit as set forth above, (2) warrant that all statements in this application are true and complete and (3) acknowledge receipt of an agree to all terms, conditions, and disclosures of this application, including all terms, conditions and disclosures on the reverse side.

**RIGHT TO RESTRICT SERVICES AND ACCOUNT ACCESS**

You agree we may, except as prohibited by applicable law, restrict, deny, suspend or terminate one or more of our services to you and/or your access to account funds in the event you shall fail to make timely payment as provided herein or any other loan agreement with us, or shall default under this or any other loan agreement with us. Without in any way limiting the foregoing, you agree we may, under such circumstances and without limitation, restrict, deny, suspend or terminate your ability to conduct online banking transactions and/or access or withdraw funds through use of an ATM, a debit card or electronic means. The exercise of rights pursuant to this paragraph shall not be construed as limiting, in any way, our right to pursue other rights and remedies available under applicable law.

**CONSENT TO RECEIVE TELEMARKETING CALLS**

By signing below, I also authorize the credit union and persons acting on behalf of the credit union to deliver or cause to be delivered to me, and I consent to receive, advertising and telemarketing calls and text message at the telephone number(s) provided above, including calls using an automatic telephone dialing system and/or an artificial or prerecorded voice. I UNDERSTAND AND ACKNOWLEDGE I AM NOT REQUIRED TO SIGN THIS AUTHORIZATION AND CONSENT, OR ENTER INTO THIS AGREEMENT, AS A CONDITION OF PURCHASING ANY PROPERTY, GOODS OR SERVICES. I acknowledge I may withhold such authorization and consent by striking through this paragraph at the time of the signing of this application or withdraw such consent by written notice to you at Florida Credit Union, Attn: Revolve Consent, P.O. Box 5158, Gainesville, FL 32627, by telephone at (800) 284-1144 or by any other reasonable means.

**CONSENT TO CONTACT**

By signing below, I consent to receiving telephone calls and text messages from the credit union or its third party debt collector at any telephone number associated with my account, loans, or lines of credit, including wireless telephone numbers (i.e., cell phone numbers) which could result in charges to me, in order for the credit union to service my account or collect any amounts owed to the credit union, excluding any contacts for advertising and telemarketing purposes as prescribed by law. I agree further methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. I acknowledge I may withhold such consent by striking through this paragraph at the time of the signing of this application or withdraw such consent by written notice to you at Florida Credit Union, Attn: Revolve Consent, P.O. Box 5158, Gainesville, FL 32627, by email to [revolveconsent@fcu.org](mailto:revolveconsent@fcu.org), by telephone at (800) 284-1144, or by any other reasonable means. I agree, if I have provided or provide a wireless telephone number(s) to the credit union in connection with my accounts, loans, or lines of credit, or any of them, I represent and agree I am the wireless subscriber or customer user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, I agree to notify the credit union of any change to the wireless telephone number(s) which I provide to the credit union. I agree to indemnify and hold harmless the credit union and its third-party debt collectors from and against any and all losses, claims, damages, costs or expenses (including any attorneys' fees) that arise out of my breach of any of the foregoing representations and agreements.

**X** Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**X** Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**BALANCE TRANSFER REQUEST**

**Creditor #1 Name** \_\_\_\_\_ Payment Address \_\_\_\_\_ Account Number \_\_\_\_\_ Specific Amount to Pay \$ \_\_\_\_\_

**Creditor #2 Name** \_\_\_\_\_ Payment Address \_\_\_\_\_ Account Number \_\_\_\_\_ Specific Amount to Pay \$ \_\_\_\_\_

If this card application is approved, the Applicant hereby requests credit card advances to pay the following specified amounts to the third party credit card accounts specified below. Applicant understands that Florida Credit Union will not terminate such third party credit card accounts and will not comply with any balance transfer request if the card application is not approved or the balance transfer request would exceed the available card limit approved by the Credit Union.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**Return application to any FCU branch or mail to P.O. Box 55499, Gainesville, FL 32627.**

**MERCHANT USE ONLY**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Plan  6  12  24  36

**FCU USE ONLY**

Member Number \_\_\_\_\_

Teller Number \_\_\_\_\_



## Find a branch near you.

- 43rd Street Branch Advantage Center**  
2831 NW 43rd Street  
Gainesville, FL  
(352) 377 - 4141
- 13th Street Advantage Center**  
3720 NW 13th Street  
Gainesville, FL  
(352) 377 - 4141
- Butler Plaza North Branch**  
2803 SW 42nd Street  
Suite 10  
Gainesville, FL  
(352) 377 - 4141
- Haile Market Square Branch**  
2785 SW 91st Street  
Gainesville, FL  
(352) 377 - 4141
- FCU ATM - Gainesville**  
1122 NE 16th Avenue  
Gainesville, FL 32601
- Starke Branch**  
2460 Commercial Drive  
Starke, FL  
(904) 964 - 1427
- Mailing Address**  
P.O. Box 5549  
Gainesville, FL 32627-5549
- Silver Springs Advantage Center**  
3504 E. Silver Springs Blvd.  
Ocala, FL  
(352) 237 - 8222
- Country Oaks Branch**  
9680 SW 114th Street  
Ocala, FL  
(352) 237 - 8222
- Maricamp Branch**  
10 Bahia Avenue Lane  
Ocala, FL  
(352) 237 - 8222
- Ocala Branch**  
2424 SW 17th Road  
Ocala, FL  
(352) 237 - 8222
- Lake City Branch**  
583 W. Duval Street  
Lake City, FL  
(386) 755 - 4141
- DeLand Branch**  
1735 N. Woodland Blvd.  
North DeLand, FL  
(386) 738 - 4717

# VISA® CREDIT CARDS

Purchasing power in your pocket with the protection of Visa.

TRUSTED BY MEMBERS SINCE 1954

**Call, Chat Live or Visit Florida Credit Union**

We invite you to call or visit your local Florida Credit Union branch today for more information on our checking accounts and other financial services.

**(800) 284 - 1144 | Visit [fcu.org](http://fcu.org)**



FCUMKBR0012-0919

**Payment Options**

Best of all, your new FCU Visa Credit Card gives you flexibility on your monthly payments. You can make your monthly payment online, by mail or in person at any Florida Credit Union branch. Also, choose your payment schedule to be made on the 7th or 21st day of each month.

Want more flexibility? You can choose to have your payment automatically deducted out of your Florida Credit Union Checking account each month in one of four ways:

- 1.** Minimum payment\* deducted depending on the credit balance owed.
- 2.** Set dollar amount you choose to pay each month, as long as it meets the minimum payment.
- 3.** Pay your entire credit balance in full each month.
- 4.** Set up for bi-weekly transfers from your FCU Checking account.

**Apply Today**

All you have to do is fill out the attached application and drop it by any Florida Credit Union branch or mail it, postage paid.

\*Minimum monthly payment due is 2% of the balance owed or \$20.00, whichever is greater.



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FLORIDA CREDIT UNION  
LOAN PROCESSING DEPARTMENT  
PO BOX 5549  
GAINESVILLE FL 32627-9985

POSTAGE WILL BE PAID BY ADDRESSEE

**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 9 GAINESVILLE FL



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

SEAL ALL SIDES SECURELY WITH TAPE BEFORE MAILING

## CREDIT REPORT AUTHORIZATION

By signing the application you authorize the credit union to check your employment and credit history and to obtain credit reports in connection with any request for membership or credit, including any update, increase, renewal, extension or collection of credit you receive. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. The credit union will rely on information you have provided. By signing, you affirm that all information on this document or that has been provided elsewhere is correct.

## TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

Under penalties of perjury, I certify that:  
(1) The number shown on this form is my correct taxpayer identification number.  
(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have, not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and  
(3) I am a U.S. person (including a U.S. resident alien).

**Certification Instructions.** Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person. By signing, the Applicant hereby (a) applies for membership in the Florida Credit Union ("Credit Union"), (b) requests the opening of a Credit Union share/savings account with the Joint Applicant (if any) as a joint owner with rights of survivorship, and (c) requests credit from Credit Union in the amount/credit limit indicated above, and (d) agrees to all terms, conditions, representations and disclosures of this Application. If a Joint Applicant has signed, the Joint Applicant hereby (a) requests the opening of a Credit Union share/savings account with the Applicant (if any) as a joint owner with rights of survivorship, (b) requests joint credit with Applicant from Credit Union in the amount/credit limit indicated above and (c) agrees to all terms, conditions, representations and disclosures of this Credit Application. The person(s) understand and agree that Credit Union will review this Application and, in Credit Union's sole discretion, determine whether to (a) extend an advance under an open-end credit plan using the Credit Union's Credit and Security Agreement or (b) extend a Credit Union credit card account or (c) deny this Application in Credit Union's sole discretion. The Florida Credit Union credit card disclosure information included with this Application only apply to the Credit Union credit card account. If Credit Union decides to extend an advance under an open-end credit plan using the Credit Union's Credit and Security Agreement, you will receive and be required to sign the Credit and Security Agreement and any additional documents required by Credit Union. If Credit Union decides to extend a Credit Union credit card account, (a) you will receive the credit card account agreement before you can receive any advances under the credit card account and (b) you agree that your signature(s) on this application and your use of the credit card account constitute agreement to the credit card account agreement.

AS A CONDITION OF CREDIT UNION'S OPENING CREDIT CARD ACCOUNT AND YOUR USE OF THE CARD, THE APPLICANT HEREBY GRANTS TO CREDIT UNION A SECURITY INTEREST IN ALL SHARES, DEPOSITS AND OTHER FUNDS ON DEPOSIT WITH CREDIT UNION IN WHICH YOU HAVE AN OWNERSHIP INTEREST (OTHER THAN AN IRA ACCOUNT OR AN account where this security interest would cause the loss of tax-exempt or tax-deferred status). THE SECURITY INTEREST IS FOR ALL AMOUNTS OWED TO CREDIT UNION UNDER THE TERMS OF THE CREDIT CARD ACCOUNT AGREEMENT. IF YOU ARE IN DEFAULT UNDER ANY TERM OF THE CREDIT CARD ACCOUNT, THE CREDIT UNION SHALL HAVE THE RIGHT TO IMMEDIATELY SEIZE YOUR SHARES, DEPOSITS AND/OR OTHER FUNDS WITHOUT NOTICE OR DEMAND TO YOU AND TO APPLY SUCH FUNDS TO THE AMOUNTS OWED TO CREDIT UNION.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. The rate must include, as applicable to the credit transaction or account: The cost associated with credit insurance premium; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Return application to any FCU branch, fax to (352) 374-1906 or mail to  
Florida Credit Union, P.O. Box 5549, Gainesville, FL 32627.



## VISA® CREDIT CARDS

Florida Credit Union's value-packed Visa program is a great way to make purchases, obtain cash advances, or consolidate high-interest rate credit cards. FCU's Visa Credit Card is among the best in the market.

FCU's Visa Credit Cards offer:

- No annual fee on most cards
- Non-variable rate options
- EMV chip technology for increased security
- Credit limits to fit your needs
- A low monthly minimum payment
- Transaction Visa Alerts sent via email and/or text
- Monthly eStatements via FCU's Online Banking
- 25-day grace period on purchases
- No-fee cash advance options
- Online access to view your account history and pay balances
- Extra cards for family members
- Emergency card replacement
- Balance transfer opportunity

### Choose Your Card Design

Make your card as unique as you are! FCU's Visa programs include endangered species cards (sea turtle, manatee, Florida panther), the Visa Wave rewards card, and the option to design your own.

Want to make your FCU Visa card one of a kind? You can customize it in a few simple steps with your own photo—or choose from hundreds of images online. Give your card the exclusiveness it deserves!

### Visa Wave Card

Are you stuck with a credit card rewards program that doesn't offer the rewards you're looking for? If so, FCU's Visa Wave Credit Card rewards program delivers perks and benefits few cards can match. The Visa Wave Credit Card offers all the features of our other Visa cards, plus:

- Cash back rewards
- Premium rewards points for merchandise, gift cards and travel

### CURewards®

Some FCU Visa credit card programs earn CURewards points. If you choose one of these programs, there is added benefit to using your FCU card for all your purchases. Every time you do, you'll earn CURewards points for the dollars you spend. Redeem your points for quality gifts such as HDTVs, golf clubs, gifts cards, or even travel.

Your monthly statement will report the points you have accumulated. Also, look for CURewards gift updates in your monthly Florida Credit Union Visa statements or go to [curewards.com](http://curewards.com) for a complete listing of benefits and gifts.

Effective January 1, 2019	Visa Platinum Wave	Visa Platinum Rewards	Visa Platinum Rate	Fresh Start Visa
<b>Interest Rates and Interest Charges</b>				
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.9% to 17.9%</b> when you open your account, based on your creditworthiness. After that, your APR will vary based on the Prime Rate.	<b>10.9% to 17.9%</b> when you open your account, based on your creditworthiness	<b>8.9% to 17.9%</b> when you open your account, based on your creditworthiness	<b>17.9%</b> when you open your account, based on your creditworthiness
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 15 months. Thereafter, <b>12.9 to 17.9%</b> based on your creditworthiness. This APR will vary based on the Prime Rate.	<b>10.9% to 17.9%</b> when you open your account, based on your creditworthiness	<b>8.9% to 17.9%</b> when you open your account, based on your creditworthiness	<b>17.9%</b> when you open your account, based on your creditworthiness
<b>APR for Cash Advances</b>	<b>17.9%</b>	<b>17.9%</b>	<b>17.9%</b>	<b>17.9%</b>
<b>Penalty APR and When It Applies</b>	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.			
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.50</b> .			
<b>For Credit Card Tips From the Consumer Financial Protection Bureau</b>	<b>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></b>			
<b>Fees</b>				
<b>Annual Fee</b>	<b>None</b>	<b>None</b>	<b>None</b>	<b>\$100.00</b>
<b>Transaction Fees</b>				
• Balance Transfer	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>
• Cash Advance	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>
• Foreign Transaction	<b>1% of each transaction in U.S. dollars</b>	<b>1% of each transaction in U.S. Dollars</b>	<b>1% of each transaction in U.S. Dollars</b>	<b>1% of each transaction in U.S. Dollars</b>
<b>Penalty Fees</b>				
• Late Payment	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>
• Over-the-Credit Limit	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>
• Returned Payment	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>
<b>Other Fees</b>				
• Card Replacement	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>
• Rush Mail	<b>\$25.00 (Priority Handling)</b>	<b>\$25.00 (Priority Handling)</b>	<b>\$25.00 (Priority Handling)</b>	<b>\$15.00 (Priority Handling)</b>
• Balance Consolidation/Convenience Check Stop Payment	<b>\$35.00</b>	<b>\$35.00</b>	<b>\$35.00</b>	<b>\$35.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchase)." \*See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transaction and how to exercise those rights are provided in your account agreement. The information about the cost of the card described in this application is accurate as of January 2019. This information may have changed after the date. To find out what may have changed, call us at (800) 284-1144.

Bank where YOU come  
before profits.

