



chargeSMART Visa Credit Card Application

APPLICANT INFORMATION

Applicant Name _____
 Present Address _____
 Social Security # _____ Date of Birth _____
 Telephone _____ Park View Account # _____

Income	Current Employer _____	Income _____
	Length of Employment _____	(Income from job, parents, etc.)
	Employer Address _____	
	Telephone _____	

CO-SIGNER INFORMATION (REQUIRED¹)

Co-Signer Name _____
 Present Address _____
 Social Security # _____ Date of Birth _____
 Telephone _____ Park View Account # _____

Income	Current Employer _____	Monthly Income _____
	Length of Employment _____	
	Employer Address _____	
	Telephone _____	

SIGNATURES

This statement is submitted to obtain credit and I certify that all information is true and complete. I also authorize Park View Federal Credit Union to verify or obtain further information deemed necessary. I hereby acknowledge receipt of the Park View Federal Credit Union chargeSMART Credit Card Agreement and Disclosure and Billing Rights that inform me of the terms, responsibilities, and rights as a Park View Federal Credit Union credit card account user. By signing below, I, the minor applicant, agree to be bound by the terms and conditions accompanying the credit card and all amendments, if approved. By signing below, I, the co-signer, understand that I will be held responsible and legally liable for any debts incurred on the account if the primary account holder does not pay the bill as agreed. By signing below, I, the parent, am authorizing Park View Federal Credit Union to establish a chargeSMART Visa Credit Card account for my child.

Applicant Signature _____ Date _____
 Co-Signer Signature _____ Date _____
 Parent Signature² _____ Date _____

¹Co-signer must be at least 18 years of age. ²Parent Signature required if co-signer is not the applicant's parent/legal guardian.



APPLICATION AND SOLICITATION DISCLOSURE



VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.90%
APR for Balance Transfers	13.90%
APR for Cash Advances	13.90%
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 any interest on purchases if you pay your entire balance by the due date each month.
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 .
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of November 15, 2019. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.



SEE NEXT PAGE for more important information about your account.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$49.00.