

CREDIT DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	6.9-12.9% - VISA® Platinum and Share Secured
APR for Balance Transfers	6.9-12.9%
APR for Cash Advances	6.9-12.9%
How to Avoid Paying Interest on Purchases	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The interest charge on cash advances begins from the date you obtained the cash advance. The interest charge on the balance transfers begins from the date the transaction is posted to your account.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: www.federalreserve.gov/credicard

Fees	NONE
Annual Fee	NONE
Transaction Fees	<ul style="list-style-type: none"> ■ Balance Transfer \$0 ■ Cash Advance Up to 1.00% of each transaction in U.S. dollars. ■ Foreign Transaction
Penalty Fees	<ul style="list-style-type: none"> ■ Late Payment \$30.00 ■ Returned Payment \$30.00 ■ Over Credit Limit \$10.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases);" See your Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement.

The information about the costs of the card described in this application is accurate as of 03/2019. This information may have changed after that date. To find out what may have changed, call us at 877 669 2328 or write to us at C-E Federal Credit Union, 7002 Fauna St., Houston, Texas 77061-3918.

Your opportunities are endless with a C-E FCU VISA® Credit Card. Start exploring today.

C - E FCU credit cards offer:

- Choice of Share Secured or Platinum
- Competitive Rates
- 25-Day Grace Period on Purchases
- No Annual Fees
- No Hidden Charges
- Generous Credit Line
- Low Minimum Payments
- Cash Advances via Worldwide ATMs
- Emergency Card Replacement
- Balance Transfer Opportunities
- And more!

Apply today!



C-E Federal Credit Union

7002 Fauna St. | Houston, TX 77061-3918
 713.645.4961 | 1.877.669.2328 Toll-free
 713.645.-8043 FAX
www.cefedcu.org



Explore new opportunities with a VISA® Credit Card!



C-E Federal Credit Union



VISA® CREDIT CARD APPLICATION

Member Account # _____	Credit Limit Requested _____	# of Cards _____	Check Card Choice <input type="checkbox"/> VISA SHARE SECURED <input type="checkbox"/> VISA PLATINUM
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PLEASE REFER TO THE REVERSE SIDE OF THIS APPLICATION FOR IMPORTANT COST INFORMATION CONCERNING THE CARD

NOTICE: Married applicants may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.

Individual Credit: Complete Applicant section. Complete Co-Applicant section as follows: (1) Information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or (2) If your spouse will use the Account

Joint Credit: Provide information about both of you by completing Applicant and Co-Applicant sections. If you intend to apply for Joint Credit, both applicants must initial here: _____

Applicant _____ Co-Applicant _____

Please tell us about yourself.

Last Name _____		First _____	Middle _____	Social Security# _____	
Street Address _____		Apt. # _____	City _____	State _____	Zip _____
Employer _____		Employer Address _____			Start Date _____
Position _____		Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			<input type="checkbox"/> Gross Monthly Salary _____
Other Income \$ _____		Per _____			<input type="checkbox"/> Net Monthly Salary \$ _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Work Phone _____	Home Phone _____		Mother's Maiden Name _____	
Monthly Payment \$ _____		Are you a full-time or a part-time college student? <input type="checkbox"/> Yes <input type="checkbox"/> No		Email Address _____	

Please tell us about your co-applicant (complete for Joint Credit).

Last Name _____		First _____	Middle _____	Social Security# _____	
Street Address _____		Apt. # _____	City _____	State _____	Zip _____
Employer _____		Employer Address _____			Start Date _____
Position _____		Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			<input type="checkbox"/> Gross Monthly Salary _____
Other Income \$ _____		Per _____			<input type="checkbox"/> Net Monthly Salary \$ _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Work Phone _____	Home Phone _____		Mother's Maiden Name _____	
Monthly Payment \$ _____		Are you a full-time or a part-time college student? <input type="checkbox"/> Yes <input type="checkbox"/> No		Email Address _____	

Please sign here (both signatures required for Joint Credit).

A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. You acknowledge that **C-E Federal Credit Union** is relying on what you have stated in this application, and you represent that everything you have stated is accurate and complete. If a credit card is issued to you and you use the card (or its account number) or authorize its use, you agree that such use will constitute your agreement to the terms of the cardholder agreement that you receive from the credit union. **You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure all amounts you owe under the Credit Card Agreement. When you are in default, you authorize us to apply the balance in these accounts to any amounts due without notice.**

Applicant Signature _____	Date _____	Co-Applicant Signature _____	Date _____
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Outstanding Debts - List Everything (attach other sheets if necessary).

Rent or Mortgage	Name and Address of Creditor	Balance	Monthly Payment
Auto			
Auto			
Other			

For credit union use only.

<input type="checkbox"/> Approved	Credit Limit _____	Credit Card Account # _____
<input type="checkbox"/> Declined		Credit Committee or Loan Officer Signature _____