



Visa® Application Request

Please follow these steps to ensure prompt processing of your credit card application:

1. Fill-out the *VISA* application completely and sign it. Application processing time will be delayed if submitted incomplete or unsigned.
2. Complete the Balance Transfer section of application and provide all pertinent information to ensure prompt payment to your credit card(s).
3. Provide a legible copy of a recent paycheck stub with your completed application to expedite final processing.
4. Fax or mail the completed application.

Fax Number: (212) 238-2699
Attn: Visa Processing

Mailing Address:

Municipal Credit Union
Visa Department
P.O. Box 992
Peck Slip Station
New York, NY 10272

You may also return the completed application to any one of our branch locations.

Once you've faxed or mailed your application...

1. If your application is approved, your MCU VISA card(s) will be mailed directly to the Primary Applicant's address.
2. Please allow a minimum of 2 weeks to receive your card(s).

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases and Balance Transfers	3.90% introductory APR for Platinum, 4.90% introductory APR for Gold, and 5.90% introductory APR for Classic for the first six months. After that, 9.15% [Platinum], 10.15% [Gold], and 11.15% [Classic] based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^A
APR for Cash Advances	17.90%
How to Avoid Paying Interest on Purchases	Your due date will be a minimum of 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.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$.50.
For Credit Card Tips from the Consumer Financial 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	None
Transaction Fees	
Cash Advances	Either \$2.00 or 3% of the amount of each cash advance, whichever is greater (maximum \$30.00), for Platinum and Gold. Either \$1.00 or 3% of the amount of each cash advance, whichever is greater (maximum \$30.00), for Classic.
Foreign Transactions	1% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	Up to \$25
Returned Payment	Up to \$20

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Prime Rate: Variable APRs are based on the 3.25% Prime Rate as of 9/15/10.

^A We add 5.90% for Platinum, 6.90% for Gold, and 7.90% for Classic to the Prime Rate to determine the Purchase/Balance Transfer APR.

This above information is accurate as of the date of its printing, which is December 1st, 2010, and is subject to change after that date. To find out what may have changed, write to us at: Municipal Credit Union, VISA Department, P.O. Box 992, Peck Slip Station, New York, NY 10272.

For more information, log onto nymcu.org

Tape Closed



MUNICIPAL CREDIT UNION
VISA DEPARTMENT
PO BOX 3205 CSS
NEW YORK NY 10008-3205

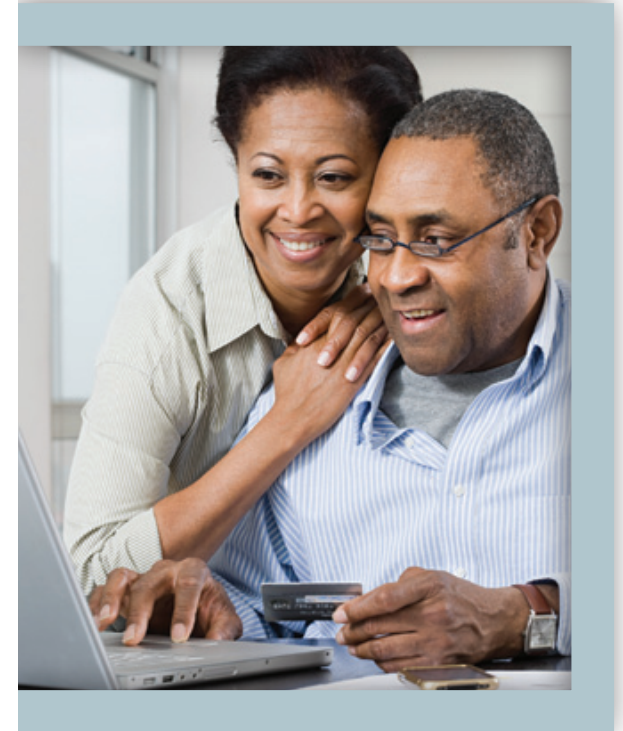
Name _____
Address _____
City _____
State, Zip _____



Place
Stamp
Here

VISA®

Credit Cards



MCU **Strong**
MUNICIPAL CREDIT UNION **Trusted**
Growing

MCU VISA® Cards

MCU offers VISA® Cards to meet all of your credit needs. Every MCU VISA® Card comes with a low rate and no hidden fees. You save with no annual fee, no-fee balance transfers and no “penalty” rate increases for late payments.

MCU VISA® Card Benefits

- ▶ No annual fee
- ▶ Low interest rate
- ▶ No balance transfer fee
- ▶ 24-hour ATM access for cash advances
- ▶ Accepted worldwide
- ▶ Emergency card replacement
- ▶ Payment options for members:
 - Payroll Deduction ■ Direct Deposit
 - TTT ■ Online Banking Transfer
- ▶ 24-hour customer service
- ▶ As you build your credit, MCU will graduate you to the next MCU VISA® Card level.

MCU VISA® Platinum

- ▶ **3.90%** introductory APR for new cardholders on purchases and balance transfers for first six months
- ▶ Currently at a low **9.15%** variable APR after introductory period expires
- ▶ Credit lines from \$2,000 to \$20,000

MCU VISA® Gold

- ▶ **4.90%** introductory APR for new cardholders on purchases and balance transfers for first six months
- ▶ Currently at a low **10.15%** variable APR after introductory period expires
- ▶ Credit lines from \$1,000 to \$10,000

MCU VISA® Classic

- ▶ **5.90%** introductory APR for new cardholders on purchases and balance transfers for first six months
- ▶ Currently at a low **11.15%** variable APR after introductory period expires
- ▶ Credit lines from \$500 to \$5,000

See Table on back for more details about rates, fees, and other important cost information.

VISA® Card Application

MCU will treat this application as a request for the VISA® Card with the most favorable rate you qualify for based on your creditworthiness.

Account #		
Name (Last, First, Middle Initial)		
Date of Birth	Social Security #	
Mother's Maiden Name		
Residential Address (Required)	P.O. Box #	
City	State	Zip
Home Phone (please include area code)	Years at Address	
Mobile Phone (please include area code)		
E-Mail Address		
Employer Name	Date of Employment	
Work Phone (please include area code)	Ext.	Annual Salary
** Other Income	** Source of Other Income	
Rent/Mortgage Payment	Mortgage Holder	
Major Credit Cards:		
<input type="checkbox"/> VISA® <input type="checkbox"/> Mastercard® <input type="checkbox"/> Retail <input type="checkbox"/> Other		
Total Monthly Payment		
Other Loans: <input type="checkbox"/> Installment Loan <input type="checkbox"/> Car Loan <input type="checkbox"/> Pension Loan <input type="checkbox"/> Student Loan <input type="checkbox"/> Other		
Total Monthly Payment		
** Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.		
Additional Cardholder		
Name (Last, First, Middle Initial)		
Social Security #	Date of Birth	

BALANCE TRANSFER

Here's a Great Idea: Qualifying members can transfer their other outstanding credit card balances (from other financial institutions) over to a lower interest MCU VISA® Card up to their approved MCU credit card limit. Interested? Just fill out and sign the form below!

I hereby authorize MCU to debit my MCU VISA® line of credit with the amount(s) listed below, and pay each such amount to the card issuer(s) as indicated. If the total amount(s) to be paid exceed(s) the approved credit line, these amount(s) are to be paid in order listed.

	\$	
Card Issuer		Specific Amount to Pay
Payment Address		
City	State	Zip
Account #		
	\$	
Card Issuer		Specific Amount to Pay
Payment Address		
City	State	Zip
Account #		
Balance transfers may take 2-4 weeks to process. You may need to make interim payment(s) on these credit card accounts.		
Balance transfers from another MCU loan or credit card account are not permitted.		

PERSONAL REFERENCE

Name (Last, First, Middle Initial)		
Residential Address (Required)	P.O. Box #	
City	State	Zip
Home Phone (please include area code)	Mobile Phone (please include area code)	

YOUR APPLICATION FOR CREDIT INSURANCE

“You” means the applicant. **Credit insurance is voluntary and not required to obtain this loan.** You may select any insurer of your choice. You can get credit disability insurance only if you check the “Yes” box below and initial in the section provided. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your initials mean you agree to authorize the credit union to add the charges for insurance to your loan each month.

- Single Credit Life Insurance is provided by Municipal Credit Union for the primary credit card borrower at no extra cost on balances of \$500 or more.
- Loans delinquent 120 days or more are not insured. The maximum amount of loan insurable is up to the maximum dollar amount available on your credit card.
- Single Credit Disability has no maximum monthly disability benefit. Under Single Credit Disability the maximum amount of loan insurable is up to the maximum dollar amount available on your credit card.

This coverage is not available for “additional cardholders.”

- If you are totally disabled for more than 30 days, then the disability benefit will begin with the first day of disability.

Cost Disclosure: Single Credit Disability rate per \$100 of the Monthly Loan Balance is \$.181.

Coverage Selected: SINGLE CREDIT DISABILITY
 YES _____ Initials

VISA® APPLICATION AGREEMENT

I understand and agree that a consumer credit report may be requested from one or more consumer reporting agencies (credit bureaus) in connection with this application. Subsequent consumer credit reports may be requested or used in connection with any update, renewal, extension, or collection of the credit requested by this application. If I request, I will be informed whether any consumer report was requested and, if so, of the name and address of the consumer reporting agency which furnished the report. Also I agree that you may exchange with others credit information about me in connection with this application and any credit MCU extends me. If MCU accepts this application, I agree to read the VISA® Cardholder Agreement that will be sent with the card and I agree to be obligated under its provisions and bound by its terms, as amended from time to time, upon first use of the credit card by me or anyone authorized by me.

Signature of Applicant	Date
Signature of Additional Cardholder	Date