

CAL POLY FCU VISA CREDIT

Many credit card companies offer teaser rates, balance transfers specials and rewards programs that on the surface appear to be great deals. But many consumers learn the hard way to read the small print on the “too good to be true” offers. Credit card companies and lenders hide rate penalties, deadlines, and service fees in the small print disclosures.

At Cal Poly Federal Credit Union, we don't hide anything in the small print. We pride ourselves in always being straightforward with our members. You'll never be caught off-guard by an interest rate hike, or penalty fee. We fully and openly disclose our rates and fees—**When your rates and fees are this good, who would want to hide them!**

- **9.99% apr**
- **No annual Fee**
- **No Balance Transfer Fees**
- **No Foreign Transaction Fees**
- **25 day Grace Period for purchases**
- **No Surprise Penalty fees**
- **No Surprise Rate Penalties**

APPLY TODAY!



When you use your Cal Poly Federal Credit Union VISA Platinum Credit Card for the purchase of goods or services, the following benefits are yours!

CORE ENHANCEMENTS!

Travel & Emergency Services

- Car Rental Insurance
- Life & ADD Insurance
- Emergency Transportation Assistance
- Emergency Ticket Replacement Assist.
- Pre-Trip Assistance
- Emergency Message Relay & Translation Serv.
- Prescription Assistance & Valuable Document Delivery Assistance
- Legal Referral Assistance
- Lost Luggage Locator Assistance
- Emergency Pet Housing and Pet Return
- Replacement of Lenses & Medical Devices
- Personal Travel Agent Service
- Partner Program Discounts

Warranties Services

- Extended Warranty
- Warranty Registration
- Extended Service Agreements

Cal Poly Federal Credit Union

3801 W. Temple Ave. Bldg. 35

Pomona, CA 91768

909.869.6800

www.calpolyfcu.org

Email: loans@calpolyfcu.org

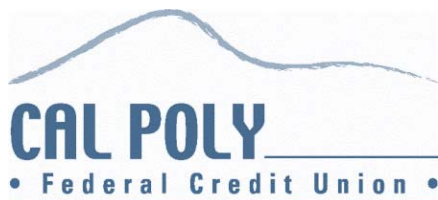
Cal Poly Federal Credit Union VISA CREDIT CARD APPLICATION



Cal Poly FCU Platinum VISA

Interest Rates & Fees

Interest Rates & Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% APR (fixed)
APR for Balance Transfers	9.99% APR (fixed)
APR for Cash Advances	9.99% APR (fixed)
Penalty APR	No Penalty Rate
Avoid Interest charges on Purchases	If you pay your entire balance by the due date.
Minimum Interest Charge	None
Fees	
Annual Fee	None
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	None
Late Payment Fee	Up to \$25
Returned Payment Fee	Up to \$25
Over Credit Limit Fee	None
Other Miscellaneous Fees	None



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your government issued identification as an identifying document.

CREDIT APPLICATION		Credit Limit Requested New <input type="checkbox"/> Increase <input type="checkbox"/> \$ _____	Type: Platinum: <input type="checkbox"/> Individual <input type="checkbox"/> Platinum Secured <input type="checkbox"/> Joint <input type="checkbox"/>	Member # _____ Email: _____
Applicant Last Name:		First:	Middle:	SSN: _____
D.O. B.:	# of Dependents:	Home Phone: Cell Phone:	Own/Rent/Other Circle which applies	Monthly Payment: _____
Current Address:		City/State:	Zip:	How Long: _____
Employer:		Work Phone #:	Date Employed:	Monthly Gross Income: _____
Employer Address:		City/State:	Zip:	Position/Occupation: _____
Additional Income (such as. Alimony, Child Support etc..)		Other Employment:		Monthly Gross Income: _____
Co-Applicant Last Name:		First:	Middle:	SSN: _____
Relationship to Applicant:				
D.O.B.:	# of Dependents:	Home Phone: Cell Phone:	Own/Rent/Other Circle which applies	Monthly Payment: _____
Current Address:		City/State:	Zip:	How Long: _____
Employer:		Work Phone #:	Date Employed:	Monthly Gross Income: _____
Employer Address:		City/State:	Zip:	Position/Occupation: _____
Additional Income (such as Alimony, Child Support etc..)		Other Employment:		Monthly Gross Income: _____

PLEASE READ THE FOLLOWING BEFORE SIGNING: This statement is submitted to obtain credit and I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We certify that all information herein is true and complete. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant /s if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use of credit account. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ X _____
Signature Date: Co-Applicant Signature Date:

BALANCE TRANSFER REQUEST: Upon approval, I wish to transfer my present balance on the credit card account/s listed below to my new Cal Poly FCU credit card account. Credit Card # _____ Amount to be transferred: _____
Signature: _____ Date: _____