

## BALANCE TRANSFER FORM

Indicate which cards you'd like us to pay off by completing the information on your credit cards below, and include a copy of the most recent statements. We will issue the checks and send the payments to your creditors as indicated.

1. Company Name \_\_\_\_\_ Acct # \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip +4 \_\_\_\_\_  
 2. Company Name \_\_\_\_\_ Acct # \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip +4 \_\_\_\_\_  
 3. Company Name \_\_\_\_\_ Acct # \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip +4 \_\_\_\_\_

I hereby authorize CFCU to pay off the balances due on the following credit cards by means of a CASH ADVANCE to my CFCU Visa. Cash Advances are always subject to a FINANCE CHARGE from the date they are posted to your account to the date they are paid off in full. The Cash Advance transaction fee is waived on BALANCE TRANSFERS. I understand that CFCU is not responsible for my payment being late or lost in the mail. I also understand that there may be outstanding charges on my account and that this advance may not pay off the total balance due. I further understand that if there is an insufficient limit on my CFCU Visa account, that CFCU will pay off the balances in the order listed until my credit limit is exhausted. This authorization cannot be processed if not fully completed.

X \_\_\_\_\_  
 Cardholder's Signature (required) Date

### Cash Advance Request

I would like the amount of \$ \_\_\_\_\_ (minimum \$50.00):  
 Mail check to me at address on reverse  Deposit to my CFCU account:  
 Checking  Savings

Your Visa Card will be charged as of the date the check is issued. Cash Advances are always subject to a FINANCE CHARGE from the date they are posted to your account to the date they are paid off in full. Your Visa Card agreement contains all terms concerning the repayment of a Cash Advance. The check will not be returned to you, but the transaction will appear on your next Visa Statement. The Cash Advance fee is waived when a Cash Advance is requested with your initial Visa application.

My signature below authorizes Capstone Federal Credit Union to complete a Cash Advance on my CFCU Visa in the amount I have indicated. I further understand that the amount requested, up to my available credit limit, will be added to any existing balance as an advance to CFCU Visa.

X \_\_\_\_\_  
 Cardholder's Signature (required) Date

### Credit Union Use Only

Loan Officer  Limit Approved:  Yes  No

Date: \_\_\_\_\_ Approved: \$ \_\_\_\_\_

Debt Ratio: \_\_\_\_\_ Credit Committee or other outside information considered:  
 Yes  No

If yes, attach additional sheet and describe.

Referred to/Reason(s) for referral: \_\_\_\_\_

Loan Officer: X \_\_\_\_\_ Date: \_\_\_\_\_

X \_\_\_\_\_ Date: \_\_\_\_\_

Loan Committee: X \_\_\_\_\_ Date: \_\_\_\_\_

X \_\_\_\_\_ Date: \_\_\_\_\_

## CAPSTONE FEDERAL CREDIT UNION

### VISA CREDIT CARD APPLICATION:

#### Disclosure of Rates and Fees

Effective: **October 1, 2014**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b>	<b>6.99%</b> introductory APR for six months for Visa Gold Plan C accounts. <b>8.99%</b> introductory APR for six months for Visa Gold Plan D accounts. <b>0%</b> introductory APR for twelve months for Visa Gold Plan A accounts. <b>1.99%</b> introductory APR for twelve months for Visa Gold Plan B accounts.  After that, your APR will be <b>8.8%</b> to <b>15.8%</b> , based on your creditworthiness.
<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 \$1.00.
<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>
Fees	
<b>Annual Fee</b>	<b>\$20 for Plan C and Plan D accounts. None for Plan A and Plan B accounts.</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>Balance Transfer: Either \$10 or 1% of the amount of each transfer, whichever is greater (maximum fee: \$10).</li> <li>Cash Advance: Either \$1 or 1% of the amount of each cash advance, whichever is greater (maximum fee: \$10).</li> <li>Foreign Transaction: 1% of each foreign transaction, regardless of whether the transaction is in U.S. dollars or in a foreign currency.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>Late Payment: <b>Up to \$25</b></li> <li>Returned Payment: <b>Up to \$25</b></li> </ul>

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

# Visa

## Visa Gold Cards



## Strengthen Your Financial Foundation

**CAPSTONE**  
FEDERAL CREDIT UNION  
*Built from a strong foundation*



# Acknowledgement & Receipt of Disclosure and Terms & Conditions

## Rewarding Cards With Solid Benefits

Capstone FCU understands the importance of establishing and maintaining good credit, which is why we've carefully researched the current offerings to bring you the best. Nothing says "success" like the Capstone Visa Gold card. You'll always have financial power when you carry our outstanding card. It is accepted at over 21 million locations worldwide and features exceptional rates and reasonable terms. Low rates mean you'll maintain a solid grasp on your credit, and you'll have the confidence that comes with having credit available when you need it.

The Capstone Visa Gold card offers limits from \$500.00 up to \$15,000, depending on your personal credit situation. Our card has low fixed rates, no or low annual fees\*, and a 25-day grace period on purchases. Plus, you can make balance transfers to your Capstone FCU Visa card and access your Visa account online.

In addition, each time you use your Capstone Visa credit card, you earn valuable ScoreCard® Bonus Points toward gift and travel awards. Whether you buy groceries, pay bills, or go to the movies, you'll earn points that can be redeemed for appliances, jewelry, cookware, or travel.

### Instant Cash Access

Enjoy the convenience of being able to use your Visa card like an ATM card to access cash. When your card is issued, you'll receive a Personal Identification Number (PIN) that allows you to access cash at any ATM where the Visa logo is displayed. You can also obtain a cash advance by phone, fax, mail, or in person.

### Managing Your Finances Is Easy With Balance Transfers

Make your personal financial management easier by transferring balances from other credit cards. It's the perfect way to consolidate other, higher interest debt to one low monthly payment. Low balance transfer rates are \$10, but we'll be happy to waive the balance transfer fee if you ask us to.

### Get The Card That's Perfect For Everyday Use

With solid benefits, a low interest rate, and no or low annual fee, the Capstone Visa Gold card triumphs over others. To apply, visit our branch location, call us at **800-854-7125**, or apply online at [www.capstonefcu.coop](http://www.capstonefcu.coop).

\*Cards with interest rates 13.80% or higher have an annual fee of \$20.00.

Individual Account    Joint Account

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

1 Card - Amount Requested \_\_\_\_\_

2 Cards - Please issue second card in the name of \_\_\_\_\_

I authorize him/her to use it and I accept full responsibility for all charges and/or cash advances.

X \_\_\_\_\_

Member Signature

### A. Primary Borrower:

Name \_\_\_\_\_

### B. Spouse / Co-Borrower:

Name \_\_\_\_\_

### C. Pledge of Shares (Consensual): Signature Required Before Card Can Be Issued

By signing below, you pledge to us and grant us a security interest in all shareholdings now or hereafter on deposit with us, to secure your Visa Account. You authorize us to apply these shareholdings to pay any amounts due on the Account or under this Agreement if you should default.

By signing here, I agree that I am acknowledging that I have received disclosure information, as well as terms & conditions, for the Capstone Federal Credit Union Visa Gold card.

X \_\_\_\_\_

## Automatic Payment Option

You may have your Visa payment automatically transferred from your CFCU account. You will receive monthly statements.

Account # \_\_\_\_\_  Checking  Savings

Pay Entire Balance Each Month

Pay Minimum Payment Due

Pay Fixed Amount of \$ \_\_\_\_\_ Monthly  
(If fixed amount is less than the required minimum payment, the minimum amount due will automatically be transferred.)

## Loan Agreement – Please Sign

The undersigned certifies that the information given in this application is true and correct, and, if married, that assets and income listed are community property unless otherwise designated. The Credit Union is authorized to confirm and retain the application whether or not approved. Further, the credit union is authorized to verify and obtain whatever information it needs from credit bureaus and other sources and to provide information to others about the undersigned's account.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, age, sex, or marital status, or because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised their right under the Consumer Protection Act. I understand that any false statement for the purpose of influencing in any way the action of any Credit Union upon any loan application is in violation of Section 1014, Title 18, United States Code and may be prosecuted as fraud. Capstone Federal Credit Union is authorized to make inquiries as deemed necessary to verify any information contained in this application. Upon submission, this application becomes the property of the Credit Union. Your spouse's signature is not required if this is to be your separate account. If you want us to consider your spouse's or coborrower's income in making our credit decision, you must have your spouse/co-borrower sign below.

X \_\_\_\_\_

Member Signature - **ATTACH PAYSTUBS**

Date

X \_\_\_\_\_

Spouse/CO-Borrower Signature - **ATTACH PAYSTUBS**

Date



Tel: (800) 854-7125  
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