TRI BORO
FEDERAL CREDIT UNION
600 East 8th Avenue • Munhall, PA 15120
(412) 461-3018 • (877) 496-1996
Fax: (412) 461-0842 • www.triboro-fcu.org

VISA

CREDIT CARD APPLICATION

There are costs associated with the use of a credit card. Information about costs, rates, and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at (877) 496-1996 or writing to us at the address stated on this application.

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

Credit Card Account: ☐ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant Signature	Date
X	(Seal)

Co-Applicant Signature	Date
X	(Seal)

Credit Limit Requested $

Purpose/Collateral:

If Authorized User, Name:

APPLICANT

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER	
BIRTH DATE	EMAIL ADDRESS	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS	
PRESENT ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO		
MORTGAGE BALANCE $	MONTHLY PAYMENT $	INTEREST RATE %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR ☐ OTHER

NAME (Last - First - Initial)

ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER	
BIRTH DATE	EMAIL ADDRESS	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS	
PRESENT ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE	
PREVIOUS ADDRESS (Street – City – State – Zip)	☐ OWN ☐ RENT LENGTH AT RESIDENCE	
MORTGAGE/RENT OWED TO		
MORTGAGE BALANCE $	MONTHLY PAYMENT $	INTEREST RATE %

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER $	OTHER INCOME PER $
TITLE/GRADE	SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE	ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE ENDING/SEPARATION DATE

EMPLOYMENT/INCOME

EMPLOYMENT STATUS ☐ FULL TIME ☐ PART TIME HOURS PER WEEK

START DATE:

NAME AND ADDRESS OF EMPLOYER

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

EMPLOYMENT INCOME PER $	OTHER INCOME PER $
TITLE/GRADE	SOURCE

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS

STARTING DATE	ENDING DATE

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO

WHERE ENDING/SEPARATION DATE

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REFERENCE		REFERENCE	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	
RELATIONSHIP	HOME PHONE	RELATIONSHIP	HOME PHONE

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only — Date

X (Seal)

CONSENT TO CONTACT

BY SIGNING BELOW, YOU AUTHORIZE TRI BORO FEDERAL CREDIT UNION TO DELIVER OR CAUSE TO BE DELIVERED TO YOU AT THE TELEPHONE NUMBERS PROVIDED ABOVE, ADVERTISING AND TELEMARKETING CALLS AND TEXT MESSAGE(S) USING AN AUTOMATIC TELEPHONE DIALING SYSTEM AND/OR AN ARTIFICIAL OR PRERECORDED VOICE. YOU ARE NOT REQUIRED TO SIGN THIS AUTHORIZATION OR ENTER INTO THIS AGREEMENT AS A CONDITION OF PURCHASING ANY PROPERTY, GOODS OR SERVICES. You may withdraw the consent provided herein at any time by providing written notice to us at 600 East Eighth Avenue, Munhall, PA 1510, by email to memberservices@triboro-fcu.org, via phone at 877-496-1996 or by any other reasonable means.

Applicant's Signature — Date

X (Seal)

Other Signature — Date

X (Seal)

By executing this Application, you agree we and/or our third-party providers, including debt collectors, may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by providing written notice to us at 600 East Eighth Avenue, Munhall, PA 1510, by email to memberservices@triboro-fcu.org, via phone at 877-496-1996 or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you have provided to us.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

CREDIT CARD CONSENSUAL SECURITY INTEREST

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 your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest.

Consensual Security Interest Acknowledgement and Agreement — Date

X (Seal)

Consensual Security Interest Acknowledgement and Agreement — Date

X (Seal)

SIGNATURES

By signing or otherwise authenticating below:

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	☐ APPROVED ☐ DECLINED (Adverse Action Notice Sent)	CREDIT CARD LIMIT $	NUMBER OF CARDS	CREDIT CARD NUMBER
		DEBT RATIO/SCORE: BEFORE	AFTER	

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures	Date
X	(Seal)

Credit Committee or Loan Officer Signatures	Date
X	(Seal)

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APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM PREFERRED/VISA CLASSIC/VISA INITIAL CLASSIC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Preferred** **9.90%** **Visa Classic** **12.75%** **Visa Initial Classic** **6.99%**
APR for Balance Transfers	**Visa Platinum Preferred** **9.90%** **Visa Classic** **12.75%** **Visa Initial Classic** **6.99%** ****Promotional Rate 3.99% APR on balance transfers for 24 months on transfers between 10/01/2026 and 12/01/2026. After the promotional time frame expires, the remaining balance will migrate to the standard APR applicable on your account.****
APR for Cash Advances	**Visa Platinum Preferred** **9.90%** **Visa Classic** **12.75%** **Visa Initial Classic** **6.99%**
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	 **$10.00**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **$10.00** **$25.00** **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Visa Platinum Preferred, Visa Classic - Late Payment Fee - Visa Initial Classic - Returned Payment Fee	 Up to **$20.00** Up to **$15.00** Up to **$25.00**

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SEE NEXT PAGE for more important information about your account.

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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 10, 2021
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 Preferred, Visa Classic and Visa Initial Classic are secured credit cards. 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.

Other Fees & Disclosures:
Late Payment Fee - Visa Platinum Preferred, Visa Classic:
$20.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Late Payment Fee - Visa Initial Classic:
$15.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Annual Fee:
$10.00.

Balance Transfer Fee (Finance Charge):
$10.00.

Cash Advance Fee (Finance Charge):
$25.00.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$5.00.

Document Copy Fee:
$1.00.

Pay-by-Phone Fee:
$10.00.

PIN Replacement Fee:
$5.00.

Rush Fee:
$30.00.

Statement Copy Fee:
$1.00.

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