

VISA CASH BACK CARD APPLICATION
PYRAMID FEDERAL CREDIT UNION
 PO BOX 12100
 85732-2100

There are costs associated with the use of a credit card.
 To learn about these costs, write to us at the address
 on this application or call us toll free at 800-947-9726.

Complete the following and return it to us today! We accept applications via mail, fax, or by visiting one of our branch locations.

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

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

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan. **Credit Limit Requested: \$**

Please type or Print

Applicant		Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor	
NAME (Last -First - Initial)		NAME (Last - First - Initial)	
ACCOUNT NUMBER		ACCOUNT NUMBER	
DRIVER'S LICENSE NUMER/STATE	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMER/STATE	SOCIAL SECURITY NUMBER
E-MAIL ADDRESS (optional) ++		E-MAIL ADDRESS (optional)++	
MOTHER'S MAIDEN NAME		MOTHER'S MAIDEN NAME	
++ If you provide us with an e-mail address we may use it to contact you about your account or send you information about other services.			
BIRTHDATE	HOME PHONE	BIRTHDATE	HOME PHONE
BUSINESS PHONE/EXT.		BUSINESS PHONE/EXT.	
PRESENT ADDRESS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER: YRS AT ADDRESS:	PRESENT ADDRESS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER: YRS AT ADDRESS:
MONTHLY PAYMENT - \$		MONTHLY PAYMENT - \$	
PREVIOUS ADDRESS (if at your current address less than 2 yrs)		PREVIOUS ADDRESS (if at your current address less than 2 yrs)	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single-Divorced-Widowed)		COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single-Divorced-Widowed)	
EMPLOYMENT/INCOME	START DATE:	EMPLOYMENT/INCOME	START DATE:
NAME AND ADDRESS OF EMPLOYER		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	OTHER INCOME	EMPLOYMENT INCOME	OTHER INCOME
\$ _____ PER _____	\$ _____ PER _____	\$ _____ PER _____	\$ _____ PER _____
<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE	<input type="checkbox"/> NET <input type="checkbox"/> GROSS	SOURCE
PREVIOUS EMPLOYMENT (if at your current employment less than 2 yrs) End Date		PREVIOUS EMPLOYMENT (if at current employment less than 2 yrs) End Date	
AUTOMATIC PAYMENT (please complete section A and choose one option from section B)			
A. <input type="checkbox"/> I would like my payment debited from the account below:		B. <input type="checkbox"/> Debit my account for the full balance each month	
Transit Routing # _____		<input type="checkbox"/> Debit my account for \$ _____ each month	
Account # _____ <input type="checkbox"/> Checking <input type="checkbox"/> Savings		<input type="checkbox"/> Debit my account for the minimum payment each month	
-----AUTHORIZATION – PLEASE SIGN HERE -----			
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 and contact any source necessary to verify the information in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. 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 of any credit bureau from which it received a credit report on you. You agree that the Credit Union may report information about your account to Credit Bureaus.		It is a federal crime to willfully and deliberately provide incomplete information on loan applications made to federal credit unions. 2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. 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. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposit in an Individual Retirement Account, and 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.	
<div style="border: 1px solid black; width: 100px; height: 30px; margin: 0 auto;">X</div>		<div style="border: 1px solid black; width: 100px; height: 30px; margin: 0 auto;">X</div>	
APPLICANTS SIGNATURE		CO- APPLICANTS SIGNATURE	
DATE		DATE	
Credit Union Use Only:			
Branch:	Acct #	Loan Officer	Credit Line \$
		Approved By	

PYRAMID FEDERAL CREDIT UNION
 PO BOX 12100
 TUCSON, AZ
 85732-2100
 www.pyramidfcu.org

VISA CASH BACK APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	<p>Cash Back Premier 2.99% introductory APR for 12 months</p> <p>After that, your APR will be 12.00%. This APR will vary with the market based on the Prime Rate*</p> <p>Cash Back 4.99% introductory APR for 12 months</p> <p>After that, your APR will be 15.50%. This APR will vary with the market based on the Prime Rate**</p>
Minimum payment due	2% or \$25.00 whichever is more
How we calculate your balance	We use a method called “average daily balance (including new purchases)”
How to Avoid Paying Interest on Purchases	Your due date is 26 days from 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. If you are charge interest the charge will be no less than \$1.00
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
Cash Back Bonus	All purchases made with your Pyramid FCU Cash Back Platinum Visa earn a cash back bonus of 1.5%. Cash advances and balance transfers do not earn a cash back bonus. Credits for returned merchandise and credits for disputed transactions will be deducted from the bonus total. Your cash back bonus will be reflected on your December statement as a credit to your account. Any earned and unpaid cash back bonus will be forfeited upon closure of your Pyramid FCU Cash Back Platinum Visa. Pyramid FCU reserves the right to change and/or terminate the cash back bonus at any time.
Fees	
Annual Fee	None
Late Fee	\$25.00
Returned Payment Fee	\$25.00
Returned “Credit Card Check”	\$25.00
Balance Transfer Fee	1% of the balance transfer amount
Cash Advance Fee	1% of the cash advance amount

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Prime Rate: Variable APRs are based on the Wall Street Journal Prime Rate. We read the WSJ Prime Rate on the 1st of each month and any change in your rate will be reflected in your next billing cycle.

*We add 7.00% to the Prime Rate to determine the Purchase, Balance Transfer & Cash Advance APR.

**We add 10.50% to the Prime Rate to determine the Purchase, Balance Transfer & Cash Advance APR.