

VISA® Credit Card Application

1 APPLICANT Member No. (If applicable):

\$ _____ Check One: VISA® Signature VISA® Platinum
Credit Card Limit Desired

Last Name _____ First Name _____ M.I. _____

Home Address _____ City _____ State _____ Zip _____

Mailing Address (If Different Than Above) _____ City _____ State _____ Zip _____

Previous Address (If Less Than 2 Years At Current Address) _____ Years There _____

Home Phone _____ Business Phone _____ Cell _____

Date of Birth _____ Social Security Number _____

Married Separated Unmarried

Marital Status _____ No. of Dependents _____

Employer (Or Source of Income) _____

How Long Have You Worked There? _____ Years _____ Months _____ Occupation _____

Gross Annual Income _____

Previous Employment (if less than 2 Years at Current Employer) _____ Years There _____

ATTACH 2 LATEST PAY STUBS AND VERIFICATION OF EMPLOYMENT, IF SELF-EMPLOYED, MOST RECENT 3 YEARS INCOME TAX RETURNS.

Other Income _____

YOU DO NOT HAVE TO LIST ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME UNLESS YOU WANT US TO CONSIDER IT AS A BASIS FOR REPAYMENT.

Personal Reference _____ Contact Number _____

Personal Reference _____ Contact Number _____

List Outstanding Debts _____ Balance _____ Mo. Pymt. _____

Mortgage Rent Others

2 JOINT APPLICANT

Complete this section if this will be a joint account

Last Name _____ First Name _____ M.I. _____

Home Address _____ City _____ State _____ Zip _____

Mailing Address (If Different Than Above) _____ City _____ State _____ Zip _____

Previous Address (If Less Than 2 Years At Current Address) _____ Years There _____

Home Phone _____ Business Phone _____ Cell _____

Date of Birth _____ Social Security Number _____

Married Separated Unmarried

Marital Status _____ No. of Dependents _____

Employer (Or Source of Income) _____

How Long Have You Worked There? _____ Years _____ Months _____ Occupation _____

Gross Annual Income _____

Previous Employment (if less than 2 Years at Current Employer) _____ Years There _____

ATTACH 2 LATEST PAY STUBS AND VERIFICATION OF EMPLOYMENT, IF SELF-EMPLOYED, MOST RECENT 3 YEARS INCOME TAX RETURNS.

Other Income _____

YOU DO NOT HAVE TO LIST ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME UNLESS YOU WANT US TO CONSIDER IT AS A BASIS FOR REPAYMENT.

Personal Reference _____ Contact Number _____

Personal Reference _____ Contact Number _____

List Outstanding Debts _____ Balance _____ Mo. Pymt. _____

Mortgage Rent Others

PLEASE READ BEFORE SIGNING

SIGNATURES

I hereby apply for the credit card described in this application. I certify that I have made no misrepresentations in this credit card application or in any related documents, that all information is true and complete, and that I did not omit any important information. I acknowledge receiving the credit card rate disclosure with this application. Community First Guam Federal Credit Union ("Lender") is authorized to verify with other parties to make any investigation of my credit and employment status, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties Lender's experience with my account, any reason for any adverse action, and any other information Lender may have about me. I understand Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor whom Lender may sell all or any part of the loan. I certify that I am 18 years of age or older and the information I provided is accurate. I understand that if I use the card or authorize its use or do not cancel the account within 30 days after I receive the card, the Cardholder Agreement and Disclosure Statement sent to me with the approval letter will be binding on me. This offer is not applicable to a business account. This application cannot be processed to a foreign address. The VISA card is issued by Community First Guam Federal Credit Union. I fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts on the application as applicable under the provisions of Title 18, United States Code, Section 1014.

X _____
Signature of Applicant _____ Date _____

X _____
Signature of Joint Applicant _____ Date _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires 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 driver's license or other identifying documents.

NOTICE OF NEGATIVE INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT UNION USE ONLY

CFGFCU CA 2/2018

VISA® Credit Card Disclosures

	VISA® SIGNATURE	VISA® PLATINUM
Annual Percentage Rate (APR) for Purchases or Cash Advances	11.49% to 15.75%	10.99% to 13.99%
	depending on credit qualifications*	
	CASH SECURED Share rate + 6.25%	
Grace Period for repayment of balance for purchases	25 Days	
Method of computing the balance for Purchases and Cash Advances	Average Daily balance (including New Purchases)	
Minimum Finance Charge	\$0.50	
Cash Advance Fee	2% of Cash Advance, Min.\$5	1% of Cash Advance, Min.\$5
Annual Fee	\$25.00	\$40.00

Other Fees

Late Payment Fee	\$25.00
Over-the-limit Fee	\$25.00
Return Payment Fee	\$25.00
Card Replacment Fee	\$20.00
Card Rush Fee	\$60.00

*If your application is approved, the actual rate that you receive will be based on your credit qualifications information you provided in your application and other information available to us. You may not qualify for the lowest APR disclosed.

The above information about the costs of the card described is accurate as March 12, 2018. This information may change after that date. To find out what may have changed, write to us at 238 Archbishop Flores Street, Suite 102, Hagåtña, Guam 96910.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



Federally insured by NCUA
NMLS ID# 634505