



University of New Orleans  
 New Orleans LA, 70148  
 (504) 280-6496 fax (504) 280-5459  
[www.unofcu.org](http://www.unofcu.org)

**VISA PLATINUM  
 AND VISA CLASSIC**  
 Application and  
 Solicitation Disclosure

A PARTNERSHIP OF THE  
 THE UNIVERSITY of  
 NEW ORLEANS  
 INTERNATIONAL ALUMNI ASSOCIATION

# show your **PRIVATEER** pride

**LOW 0.00%**  
 INTRODUCTORY RATE FOR 6 MOS.

**LOW 9.50%**  
 FIXED RATE AFTER 6 MOS.

NO ANNUAL FEE  
 NO BALANCE TRANSFER FEES

UNOFCU brings you worldwide acceptance with our VISA credit cards. Our VISA Platinum cards start with an introductory rate of 0% for the first 6 months followed by a low FIXED rate of only 9.50%. That's about the lowest annual percentage rate you'll find!

Whichever card is right for you, our Platinum, Classic or our Secured credit card, you'll know that wherever life takes you, Life Takes Visa.

## NO FEE Balance Transfers

Transfer your existing credit card balances to UNOFCU and reduce your monthly interest charges. Simply complete the balance transfer section included in our VISA application on the reverse side.

In addition to LOW fixed rates and NO FEE balance transfers, Platinum cardholder advantages include . . .

- Low Annual Percentage Rates
- No Annual Fees
- 25-day Grace Period
- Worldwide Acceptance
- Easy Emergency Cash
- Free Travel Accident Insurance of \$150,000
- Online Account Management [www.ezcardinfo.com](http://www.ezcardinfo.com)
- Verified by VISA *safeguards your online transactions*
- Auto Pay *automatic payment on UNOFCU cards*
- Falcon *Fraud Management System*

As an added benefit, using your VISA provides financial rewards for your UNO International Alumni Association (UNOIAA) programs at no additional cost to you!

### Warranty Services

- Extended Warranty
- Warranty Registration
- Extended Service Agreements

### Travel & Emergency Services

- Travel Reservation Service *your 24/7 personal travel agency*
- Auto Rental Insurance
- Medical Referral Assistance
- Emergency Transportation Assistance
- Emergency Ticket Replacement Assistance
- Emergency Translation Service & Assistance
- Lost Luggage Locator Assistance Service
- Personal Travel Agent Service
- Partner Program Discounts

### Prime Enhancements

- 90-day Product Protection
- Identity Theft Victim Assistance
- Payment Card Registration
- Travel Reservation Service
- Identity Theft Insurance



Annual Percentage Rate (APR) for Purchases	<b>VISA Platinum</b> <b>0.00%</b> Introductory APR for a period of 6 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that, your APR will be <b>9.50%</b> <b>VISA Classic 17.99%</b>
APR for Cash Advances	<b>VISA Platinum</b> 0.00% Introductory APR for a period of 6 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that, your APR will be <b>9.50%</b> <b>VISA Classic 17.99%</b>
APR for Cash Advances	<b>VISA Platinum</b> 0.00% Introductory APR for a period of 6 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that, your APR will be <b>9.50%</b> <b>VISA Classic 17.99%</b>
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchase if you pay your entire balance by the due date of each months.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	
• Annual Fee - VISA Classic	<b>None</b>
• Annual Fee - VISA Platinum	<b>None</b>
<b>Transaction Fees</b>	
• Cash Advance Fee	<b>\$1.00</b>
• Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment Fee	<b>\$20.00</b>
• Returned Payment Fee	<b>\$25.00</b>

**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 04/01/2015. This information may have changed after that date. To find out what may have changed, contact the Credit Union

### OTHER DISCLOSURES

Document Copy Fee	\$15.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00
Card Recovery Fee	\$65.00
Pay by Phone Fee	\$10.00

Card benefits subject to change at any time. Federally insured by the NCUA.



**FEDERAL CREDIT UNION**  
**University of New Orleans**  
 New Orleans LA, 70148  
 (504) 280-6496 fax (504) 280-5459  
 www.unofcu.org

**A table that includes required credit card disclosures is provided with this Application. To obtain any change in the required information since it was printed, write to us at the address stated on this Application.**



**Credit Card 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,MN,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 the appropriate section below. If Co-Borrower is spouse of the applicant, mark the Co-Applicant box.

**Credit Limit Requested: \$ \_\_\_\_\_**

Applicant:			Other: Co-Applicant			Spouse					
Name (Last - First - Initial)			Account Number			Name (Last - First - Initial)			Account Number		
Driver's License Number / State			Social Security Number			Driver's License Number / State			Social Security Number		
Email Address			Birth Date			Email Address			Birth Date		
Cell Phone ( ) ( )		Home Phone ( ) ( )		Business Phone/Ext. ( ) ( )		Cell Phone ( ) ( )		Home Phone ( ) ( )		Business Phone/Ext. ( ) ( )	
Present Address (Street - City - State - Zip)			Own Rent			Present Address (Street - City - State - Zip)			Own Rent		
.....			Years at this Address			.....			Years at this Address		
Mortgage/Rent Owed To:						Mortgage/Rent Owed To:					
Mortgage Balance		Monthly Payment		Interest Rate		Mortgage Balance		Monthly Payment		Interest Rate	
\$ _____		\$ _____		%		\$ _____		\$ _____		%	
Complete for Join Credit, Secured Credit or If You Live in a Community Property State:						Complete for Join Credit, Secured Credit or If You Live in a Community Property State:					
Married		Separated		Unmarried (Single - Divorced - Widowed)		Married		Separated		Unmarried (Single - Divorced - Widowed)	
<b>Employment/Income</b>			Start Date			<b>Employment/Income</b>			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.						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		Employment Income		Other Income	
\$ _____ Per _____		\$ _____ Per _____		\$ _____ Per _____		\$ _____ Per _____		\$ _____ Per _____		\$ _____ Per _____	
Net Gross		Source		Net Gross		Source		Net Gross		Source	

**State Law Notices** **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make equally available to all credit-worthy 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.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 7.66.70 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 OF WISCONSIN RESIDENTS ONLY DATE

**Signatures**

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. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

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 deposits 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.

APPLICANT'S SIGNATURE DATE

OTHER SIGNATURE DATE

**TRANSFER YOUR EXISTING HIGH-RATE CREDIT CARD BALANCES TO UNOFCU AND REDUCE YOUR MONTHLY INTEREST CHARGES.**

List your balance transfers in order of priority.\*

Transfer amount \$ \_\_\_\_\_ Account # \_\_\_\_\_ Transfer Check Made Payable to \_\_\_\_\_

Transfer amount \$ \_\_\_\_\_ Account # \_\_\_\_\_ Transfer Check Made Payable to \_\_\_\_\_

\*Balance transfers take about 4 weeks to complete. Please continue to make payments on your other credit cards until the Credit Union notifies you that the balances have been transferred. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balance(s) on the designated account(s). The Credit Union is not responsible for any remaining balance(s) or additional charges with regard to such account(s), not for any charges resulting in any delay in the payment and transfer of balances. The total amount(s) paid and transferred cannot exceed your account credit line. The Credit Union reserves the right to refuse any balance transfer requests.

I/We the undersigned authorize UNOFCU to pay off the amounts specified above and apply those amounts to my UNOFCU credit card account.

\_\_\_\_\_  
 Applicant's Signature Co-applicant Signature Credit Union Account #