



FIXED RATES FROM
9.99%
APR*

- Purchase rates from 9.99%-17.99% APR*
- Earn 1 reward point for every \$1 spent
- Credit limit up to \$20,000
- \$0 annual fee

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 (800) 810-0221 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 the appropriate section on this page. If Co-Borrower 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):

X

APPLICANT'S SIGNATURE

DATE

X

CO-APPLICANT'S SIGNATURE

DATE

IF AUTHORIZED USER, NAME

APPLICANT INFORMATION

APPLICANT NAME (LAST, FIRST, INITIAL)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DATE OF BIRTH

EMAIL ADDRESS

CELL PHONE NUMBER ()

HOME PHONE NUMBER ()

DRIVER'S LICENSE NUMBER / STATE

ADDRESS, CITY, STATE, ZIP

REQUESTED CREDIT LIMIT AMOUNT \$

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (SINGLE, DIVORCED, WIDOWED)

EMPLOYMENT / INCOME

START DATE

EMPLOYMENT STATUS ☐ FULL-TIME ☐ PART-TIME

EMPLOYER

ADDRESS, CITY, STATE, ZIP

Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOMES

☐ MONTHLY ☐ YEARLY

OTHER INCOME \$

☐ MONTHLY ☐ YEARLY

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

ENDING/SEPARATION DATE

OTHER (GUARANTORS COMPLETE THIS SECTION) ☐ CO-APPLICANT INFORMATION ☐ SPOUSE ☐ GUARANTOR ☐ OTHER

APPLICANT NAME (LAST, FIRST, INITIAL)

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

DATE OF BIRTH

EMAIL ADDRESS

CELL PHONE NUMBER ()

HOME PHONE NUMBER ()

DRIVER'S LICENSE NUMBER / STATE

ADDRESS, CITY, STATE, ZIP

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (SINGLE, DIVORCED, WIDOWED)

EMPLOYMENT / INCOME

START DATE

EMPLOYMENT STATUS ☐ FULL-TIME ☐ PART-TIME

EMPLOYER

ADDRESS, CITY, STATE, ZIP

EMPLOYMENT INCOMES

☐ MONTHLY ☐ YEARLY

OTHER INCOME \$

☐ MONTHLY ☐ YEARLY

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

ENDING/SEPARATION DATE

FOR BALANCE TRANSFERS, PLEASE COMPLETE THE REVERSE OF THIS APPLICATION.

BALANCE TRANSFERS
Please transfer the following balance(s) on the credit card(s) listed below to my COPFCU Visa® account. I understand that account transfers are subject to credit card approval and available credit.

ACCOUNT #1

NAME ON CARD ACCOUNT NUMBER CARD ISSUER
PAYMENT ADDRESS, CITY, STATE, ZIP
BALANCE CARD TYPE: [] AMEX® [] VISA® [] MC® [] DISCOVER® [] OTHER

ACCOUNT #2

NAME ON CARD ACCOUNT NUMBER CARD ISSUER
PAYMENT ADDRESS, CITY, STATE, ZIP
BALANCE CARD TYPE: [] AMEX® [] VISA® [] MC® [] DISCOVER® [] OTHER

ACCOUNT #3

NAME ON CARD ACCOUNT NUMBER CARD ISSUER
PAYMENT ADDRESS, CITY, STATE, ZIP
BALANCE CARD TYPE: [] AMEX® [] VISA® [] MC® [] DISCOVER® [] OTHER

ACCOUNT #4

NAME ON CARD ACCOUNT NUMBER CARD ISSUER
PAYMENT ADDRESS, CITY, STATE, ZIP
BALANCE CARD TYPE: [] AMEX® [] VISA® [] MC® [] DISCOVER® [] OTHER

STATE LAW NOTICE(S)
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 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 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.

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. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

X SECURITY INTEREST ACKNOWLEDGEMENT AND AGREEMENT DATE
X SECURITY INTEREST ACKNOWLEDGEMENT AND AGREEMENT DATE

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. 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. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

X APPLICANT'S SIGNATURE DATE
X OTHER SIGNATURE DATE

X SIGNATURE (FOR WISCONSIN RESIDENTS ONLY) DATE

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:
Queensgate 3550 Springdale Road, Cincinnati, OH 45251 Blue Ash 9300 Kenwood Road, Suite A, Blue Ash, OH 45242
959 W. 8th Street, Cincinnati, OH 45203 Tel: (513) 381-2677 Tel: (513) 948-1234
Tel: (513) 381-2677 Tel: (513) 385-4808 Fax: (513) 948-1503
Fax: (513) 381-3010 Fax: (513) 385-2011



*See the enclosed Visa® Application Disclosures and Terms and Conditions for full details.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% to 17.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	VISA Platinum with Rewards: introductory APR for a period of 12 billing cycles. After that, your APR will be 9.99% to 13.99%, based on your creditworthiness. Student VISA Platinum with Rewards: 17.99% APR VISA Secured: 14.99% APR
APR for Cash Advances	17.99%
Penalty APR & When It Applies	None
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Fees	
Annual Fee	None
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee	Either \$5.00 or 3.00% of the amount of each balance transfer, whichever is greater. \$5.00 for each cash advance. 1.00% of each transaction in U.S. dollars.
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$30.00. Up to \$25.00.
Other Fees Card Replacement Fee Emergency Card Replacement Fee Document Copy Fee Statement Copy Fee	\$15.00 if your account is subject to this fee. \$40.00 if your account is subject to this fee. \$8.00 per document if your account is subject to this fee, except in connection with a billing error made by the Credit Union. \$3.50 per document if your account is subject to this fee, except in connection with a billing error.

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

Loss of Introductory APR: We will end your introductory APR for Balance Transfers and apply the standard APR in effect for these balances if you make a late payment or make a payment that is returned.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement and Disclosure Statement.

TERMS & CONDITIONS

This offer is valid for new COPFCU Visa Platinum Rewards Credit Card accounts only. You must be approved for this card to take advantage of this special offer. If approved, COPFCU is the issuer of your account.

To receive this special offer, your COPFCU account(s) must be in good standing. Your account(s) are not in good standing if any loan or other account with COPFCU or any other creditor is past due, your account(s) are over-the-limit, you make a payment to your account that has been returned unpaid or your account is closed for any reason.

Federal law mandates that you must be at least 21 years of age to apply for a credit card. If you are younger than 21, your parent/guardian must apply with you unless you can provide proof of income sufficient to support the payment of the account.

Balance Transfers – To qualify for this offer, balance transfers must be completed within 60 days from the date of account opening. You may transfer any amount, but the total amount of your requested balance transfers must be less than your available credit line. Each transfer will reduce your available credit just like a purchase. You will see a payment for the amount of the balance transfer on the statement of your other credit card. Please note that it may take up to three weeks to set up your new account and post the balance transfer transactions, so you may still need to make payments to your other accounts to keep them current. We will not close your other credit card accounts for you; please contact your other credit card or loan company directly if you wish to do so. You should not transfer the amount of any disputed charge or other charge. If you do, you may lose your dispute rights. We reserve the right to decline to process any full or partial balance transfer request and will not process a balance transfer to pay any other COPFCU account or loan.

Cash Advances may be limited to a portion of your credit line.

Claims and disputes are subject to arbitration.

We reserve the right to change the benefit features associated with your card at any time. We comply with section 326 of the USA Patriot Act. This law mandates that we verify certain information about you while processing your account information.



Equal Housing Lender.
Federally Insured by NCUA.