

Mail this completed Application with your current pay stub to:

**NBA Credit Union**  
PO Box 2206  
Bristol, PA 19007

Should you have any questions about the NBA Credit Union's Visa Program or this Application, please call:

**215-788-0411**

- **No Annual Fee**
- **Auto Rental Insurance**
- **ScoreCard Bonus on Gold & Platinum**

**VISA Secured Cards** require an amount equal to the credit line granted. Your account will be secured by your pledge savings that are held in a dividend-bearing account.

Upon approval of your Application, a VISA Cardholder Agreement will be sent to you. Use of your new **VISA** will constitute agreement to all listed terms and conditions.

The **NBA Credit Union** may, at its option, change the above rates, fees, and other cost information at any time in accordance with applicable law and the VISA Cardholder Agreement.

#### **Late Payment Fee**

5% of the payment and principal due.

#### **Over-Limit Fee**

If your balance exceeds 5% of your credit line, you will be charged a \$25.00 Over-Limit Fee, which will be added to your retail balance.

#### **Other Charges**

Annual Card Fee – None

Transaction Fee for Purchases – None

Transaction Fee for Cash Advances – 2% of the amount borrowed or \$5.00, whichever is greater, not to exceed \$75.00.

Minimum Finance Charge – None

Non-Sufficient Funds - \$25.00

#### **Payment Information**

Credit Card Payments should be mailed to:

VISA  
P.O. Box 4521  
Carol Stream, IL 60197-4521

#### **Lost/Stolen Cards should be reported to:**

1-866-604-0381

#### **Questions should be directed to Cardholder Services at:**

1-800-299-9842

#### **Address**

23 Commerce Circle  
PO Box 2206  
Bristol, PA 19007

#### **Phone**

215.788.0411  
800.441.0878

#### **Fax**

215.788.3048  
800.321.8801

#### **Email**

visa@nbacu.org

#### **Lobby & Drive-Up Hours**

Monday - Wednesday

8:00 a.m. - 5:00 p.m.

Thursday and Friday

8:00 am - 6:00 pm

Saturday

8:00 am - Noon

**VISA**  
**APPLICATION**  
▪ VISA Credit Card



## NBA Credit Union Visa Card —

### Annual Percentage Rate (APR) for Purchases

- 9.60%** APR VISA Secured
- 13.92%** APR VISA Classic
- 11.88%** APR VISA Gold
- 8.88%** APR VISA Platinum

Grace period for repayment of purchases	<b>25 days</b>
Annual Fee	<b>NONE</b>
Cash Advance Fee	<b>2% of Amount borrowed or \$5.00, whichever is greater not to exceed \$75.00</b>
Over Limit Fee	<b>\$25.00</b>
Late Fee	<b>5% of Payment and Principal Due</b>
Method of Computing Balances	<b>Average daily balance including new purchases</b>
Minimum Payment	<b>3% of your total new bill but not less than \$25.00</b>

### Other APRs

The Annual Percentage Rate (APR) for cash advances and balance transfers is

**14.88%** APR

## VISA APPLICATION FORM

Refer to conditions and rates on back of this form for more information.

Type of Visa:  Secured  Classic  Gold (Minimum credit line of \$2,000)  Platinum (Minimum credit line of \$5,000)  
 NOTICE: Married applicants may apply for a separate account. If you are applying for **Individual Credit**, complete the **Applicant Section**. Complete the **Co-Signer Section** information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or if your spouse will use this account. **Joint credit applicants** should complete both sections. Are you applying for  **JOINT** or  **INDIVIDUAL** credit?

### APPLICATION INFORMATION (Non-Refundable Processing Fee: \$7.50 Attach current pay stub.)

**NAME** \_\_\_\_\_ **SOCIAL SECURITY NO.** \_\_\_\_\_ **DATE OF BIRTH** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_ **CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **ZIP** \_\_\_\_\_

**HOME TELEPHONE NO.** ( ) \_\_\_\_\_ **WORK TELEPHONE NO.** ( ) \_\_\_\_\_ **EMAIL ADDRESS:** \_\_\_\_\_

**EMPLOYER** \_\_\_\_\_ **POSITION** \_\_\_\_\_ **DATE HIRED** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_ **CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **ZIP** \_\_\_\_\_

**PREVIOUS EMPLOYER** \_\_\_\_\_ **EMPLOYED FROM** \_\_\_\_\_ **TO** \_\_\_\_\_

**GROSS MONTHLY SALARY \$** \_\_\_\_\_ **OTHER INCOME\* \$** \_\_\_\_\_ **SOURCE** \_\_\_\_\_

**BANK NAME (Checking)** \_\_\_\_\_ **BANK NAME (Savings)** \_\_\_\_\_

**DO YOU**  **RENT?**  **OWN?**  **MONTHLY PAYMENT \$** \_\_\_\_\_ **VALUE OF PROPERTY (if owned) \$** \_\_\_\_\_

**NAME OF LANDLORD OR MORTGAGE COMPANY** \_\_\_\_\_ **HOW LONG THERE?** \_\_\_\_\_

**NAME OF NEAREST RELATIVE NOT LIVING WITH YOU** \_\_\_\_\_ **RELATIONSHIP** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_ **CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **ZIP** \_\_\_\_\_

**TELEPHONE NO.** ( ) \_\_\_\_\_

### JOINT CREDIT (If you are applying for Joint Credit, please have your Co-Signer complete this section and if employed, attach a recent pay stub.)

**NAME** \_\_\_\_\_ **SOCIAL SECURITY NO.** \_\_\_\_\_ **DATE OF BIRTH** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_ **CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **ZIP** \_\_\_\_\_

**HOME TELEPHONE NO.** ( ) \_\_\_\_\_ **WORK TELEPHONE NO.** ( ) \_\_\_\_\_

**EMPLOYER** \_\_\_\_\_ **POSITION** \_\_\_\_\_ **DATE HIRED** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_ **CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **ZIP** \_\_\_\_\_

**GROSS MONTHLY SALARY \$** \_\_\_\_\_ **DO YOU**  **RENT?**  **OWN?**  **MONTHLY PAYMENT \$** \_\_\_\_\_

**OTHER INCOME\* \$** \_\_\_\_\_ **SOURCE** \_\_\_\_\_

**I DO**  **DO NOT**  **HAVE PAST OR PRESENT SUITS, JUDGEMENTS, REPOSESSIONS, BANKRUPTCY, OR GARNISHMENTS.** (If yes, give details on separate sheet.)

**REQUEST FOR INFORMATION ON CREDIT LIFE AND DISABILITY INSURANCE**  
\*Income from alimony, child support and maintenance payments need not be disclosed if applicant does not want the credit union to consider it in determining the applicant's credit worthiness.  
 Insurance is provided through Life Investors Insurance Company of America. Home Office: Cedar Rapids, IA 52499.

In the event of covered death or disability, credit life and disability insurance may help reduce or pay off your protected loan balance.

I would like information  Yes  No

#### PROTECT YOUR LOAN WITH CREDIT LIFE AND DISABILITY INSURANCE

Upon request we will provide you with information on the insurance(s) that you requested.

Not everyone may be eligible. Exclusions, limitations and terms of availability apply to this coverage. For cost and complete details, contact your loan officer.

You warrant the truth of the above information and you realize that it will be relied upon by us in deciding whether or not to grant the credit applied for. You hereby authorize us, our employees, and our agents to verify any information provided to us by you. You agree and understand that if you are approved, you are contractually liable according to the applicable terms of the Visa Agreement and Federal Disclosure Statement. You also promise to pay all amounts charged to your account according to its terms

Signature \_\_\_\_\_ Date: \_\_\_\_\_

(APPLICANT) Signature \_\_\_\_\_ Date: \_\_\_\_\_

(CO-SIGNER / CO-MAKER) Signature \_\_\_\_\_ Date: \_\_\_\_\_

**Please return the completed application, with pay stub, to NBA Credit Union.**

FOR NBA CREDIT UNION USE ONLY APPROVED  DENIED  CREDIT COMMITTEE: \_\_\_\_\_ DATE: \_\_\_\_\_ ECOA NOTICE SENT: \_\_\_\_\_ DATE: \_\_\_\_\_

## RATES

<b>NBA CREDIT UNION</b>	
<b>VISA Secured/VISA Classic/VISA Gold/ VISA Platinum Cardholder Agreement</b>	
Annual Percentage Rate for Purchases & Cash Advances <b>VISA Secured 9.60%</b> <b>VISA Classic 13.92%</b> <b>VISA Gold 11.88%</b> <b>VISA Platinum 8.88%</b>	Grace Period You have 25 days from the end of the statement closing date to apply your balance in full before being charged a FINANCE CHARGE. Cash Advances begin to accrue interest from the date the advance is made.
Balance Calculation Method Average Daily Balance (including new transactions)	Late Payment Fee 5% of payment + principal due
Other Charges Annual Card Fee - None Transaction Fee for Purchases - None Transaction Fee for Cash Advances - 2% of the amount borrowed or \$5.00 whichever is greater not to exceed \$75.00 Minimum Finance Charge - None Non Sufficient Funds - \$25.00	Over-Limit-Fee If your balance exceeds 10% of your credit line, you will be charged a \$10.00 over-limit-fee, which will be added to your retail balance.
International Transactions The exchange rate for International Transactions will be a rate selected by VISA International from the range of rates available in wholesale currency markets, which may vary from the rate VISA International receives, or the government-mandated rate in effect on the applicable central processing date, plus an additional fee(s) of up to one percent (1%)	