## Cabrillo Credit Union Credit Card Application

	Platinum	Prestige	Classic	Alliance	Share Secured
Annual Percentage Rate (APR) for Purchases, Balance Transfers, Cash Advances	9.9% APR	12.9% - 15.4% APR	13.9% - 17.9% APR	17.9% APR	11% APR
Annual Fee	\$0	\$35 Annually	\$0	\$10 Annually	\$0
Balance Transfer Fees, Cash Advance Fees, Overlimit Fees	\$0	\$0	\$0	\$0	\$0
How To Avoid Paying Interest	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.
Penalty Rate	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	18% APR This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.
Returned Payment Fee	\$20	\$20	\$20	\$20	\$20
Late Payment Fee	\$10	\$10	\$10	\$10	\$10
Foreign Transactions	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars
Minimum Interest Charge	None	None	None	None	None
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 <u>www.federalreserve.gov/</u> <u>creditcard</u>	To learn more about factors to consider when applying for or using a credit card, visit <u>www.federalreserve.gov/c</u> <u>reditcard</u>	To learn more about factors to consider when applying for or using a credit card, visit <u>www.federalreserve.gov/c</u> <u>reditcard</u>	To learn more about factors to consider when applying for or using a credit card, visit <u>www.federalreserve.gov/c</u> <u>reditcard</u>	To learn more about factors to consider when applying for or using a credit card, visit www.federalreserve.gov/ creditcard
Shares to Secure Credit Card					Must secure 125% of credit line in a Cabrillo Share Account

Balance Computation is Average Daily Balance Information accurate as of 9/10 and is subject to change. Please contact the credit union at 1-800-222-7455 for current information.



	Member Account Number:					
<ul> <li>Joint Account</li> <li>Individual Account with authorized user</li> </ul>	Amount Applying for: Reason:					
If you are married you have the right to apply for credit in your own separate name.	Married Separated Unmarried					
Complete this item only if borrower lives in a community property state						
Applicant Name (Last First Middle)	Co-Applicant Name (Last First Middle)					
Home Address (Street & No. No PO Box) How Long?						
City State Zip	City State Zip					
Home Phone No. Birth Date No. of Dependents & Ages	Home Phone No.         Birth Date         No. of Dependents & Ages					
Social Security No. Driver's License No. and State	Social Security No. Driver's License No. and State					
Business Phone No. Gross Annual Income Net Mo. Pay \$	Business Phone No. Gross Annual Income Net Mo.Pay \$ \$					
Employer Position How Long?	Employer Position How Long?					
Business Address	Business Address					
Previous Employer How Long?	Previous Employer How Long?					
Other Income (alimony, child support or rental income)     Name, Address and Phone No. of Source       Source     Amount       \$ per						
Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent,	mortgages, etc. Use a separate sheet if necessary.)					
Mortgage or Landlord Payment Address Approx. Market \	alue Original Loan Balance Due Mo. Payment/Rent					
	\$ \$ \$					
Name and Address (Other Debts)	\$ \$ \$					
	\$ \$ \$					
Name of Nearest Relative Not Living With You Address(City-State-Zip)	Phone No. Relationship <b>TOTAL</b> \$					
By signing below, I/we certify that the above information is correct. I/we understand that the Application must be completed in full in order to apply for a credit card loan. I/we understand that if any of the above information is incorrect or cannot be substantiated, that credit may not be granted. I/we understand that if I/we are converting from a Gold Prestige MasterCard I/we forfeit any and all accrued ScoreCard Rewards Points.						
Applicant Signature Date Co-Ap	Dicant SignatureDate					

Annual Percentage Rate. Rates subject to change at any time without notice. 9.90% APR is the lowest rate available inclugial applicable discounts. Highest rate is 17.90% APR. Rates based on creditworthiness. Not all applicants will receive the lowest rate. Some restrictions may apply. On approvededit. Initial offer good through 8/31/13. All balances will convert to member qualified rate after 2/14/14 if transfer is made in July, or 3/17/14 if transfer is made in August. Balance transfer must be made by Cabrillo Credit Union employee to another financial institution/merchant. Federally insured by NCUA