



EXPRESS VISA Application

MEMBER NAME		ACCT NUMBER		HOME PHONE:	
				CELL PHONE:	
EMPLOYED BY		YEARLY GROSS INCOME	SOCIAL SECURITY NUMBER	BIRTH DATE	
STARTING DATE / /				/ /	
RESIDENTIAL ADDRESS (Street - City - State - Zip)			☐ OWN	YEARS THERE	
			☐ RENT		
MAILING ADDRESS (P.O. BOX - City - State - Zip)			MONTHLY PAYMENT		
CO APPLICANT NAME		ACCT NUMBER		HOME PHONE:	
				CELL PHONE:	
EMPLOYED BY		YEARLY GROSS INCOME	SOCIAL SECURITY NUMBER	BIRTH DATE	
STARTING DATE / /				/ /	
PERSONAL REFERENCE					

In the event that the VISA® credit card applied for above is issued, I (we) have read and agree to comply with the terms of the Park Side CU VISA® Credit Card Agreement furnished with this application.

X _____ DATE _____ SIGNATURE OF CO-APPLICANT _____ DATE _____
APPLICANT SIGNATURE

**Please refer to the attached for disclosure of credit terms*

**Proof of income may be required*

over →

Low Rates* Local Service

Apply
Today!

VISA

*Rates and Terms OAC and are subject to change.

BALANCE TRANSFER REQUEST

CREDIT CARD CO. NAME	AMOUNT

ADDRESS

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ACCOUNT NUMBER

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X I AUTHORIZE ADVANCE FROM MY PARK SIDE VISA® TO ABOVE CREDITOR. I UNDERSTAND TERMS AND CONDITIONS OF PARKSIDE ON VISA®.

Save Money AND Earn Reward Points!

- ▶ No annual fee!
- ▶ Credit limit up to \$15,000
- ▶ CU Rewards Points*: Members can earn 1 point for every dollar they spend curewards.com
- ▶ Your current credit card account balance can be transferred to your new Park Side VISA in one simple step. No fee!

**Not all cards are eligible.*



Mail or Fax to:

1300 Baker Avenue, Whitefish MT 59937
Ph (406) 862-2652 • Fax (406) 862-4891

parksidefcu.com

You acknowledge that you received a copy of the card agreement (see attached)

X _____ (initial)

The exchange rate between the transaction currency and the billing currency used for processing international transactions is: "A rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer."

For Credit Union Use Only

Approved	Rejected
Credit Limit \$ _____	Rate _____ %
Loan Officer _____	Date ____/____/____

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **01/25/2019**. You can contact us toll free at (800) 937-2993 or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:

	PSCU Plus	PSCU Premium	PSCU Plus Secured
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	10.50%, 11.50%, 12.50%, 15.50%, or 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	13.50%, 14.50%, 15.50%, or 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	10.50%, 11.50%, 12.50%, 15.50%, or 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None		
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
Minimum Interest Charge	None		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore		

FEES:

Fees to Open or Maintain your Account	
• Annual Fee:	None
• Application Fee:	None
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	None
• Foreign Transaction:	1.00% of each transaction in U.S. dollars if the transaction involves a currency conversion 1.00% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees	
• Late Payment:	Up to \$27.00 if your payment is late
• Over-the-Credit Limit:	None
• Returned Payment:	None

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