Continued From Front Side				
Fees				
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.			
Annual Fee	None			
Additional Card Fee	None			
<b>Transaction</b> Fees				
Balance Transfer Fee	None			
Cash Advance Fee	None			
Foreign Transaction Fee	Up to <b>1%</b> of each transaction in U.S. dollars. (Finance Charge)			
ATM Fee	\$0.75			
Penalty Fees				
Late Payment Fee	Platinum - Up to <b>\$20</b> assessed ten (10) days after due date. Classic - Up to <b>\$15</b> assessed ten (10) days after due date.			
Returned Payment Fee	Up to <b>\$15</b>			

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information contained in this Credit Disclosure is accurate as of 11/01/2012 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.

## www.cscfcu.org

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Easy Cash Access. Your Visa credit card gives you instant cash access at nearly 855,000 ATMs around the world.

No Cost Travel Protection. When you charge to your covered credit card the fare(s) for travel on a common carrier, you, your spouse, and dependent children under the age of 19 years (25 years if a full-time student attending an accredited college or university) will be automatically covered for accident insurance covering accidental death and dismemberment. Coverage is also provided while traveling on a common carrier directly to or directly from an airport, train, or ship terminal on which the Cardholder was a fare-paying passenger.

## Apply today!





## narles St. Communit FEDERAL CREDIT UNION 508 East Charles Street Marion, IN 46952

Place Postage Here

			Interest Rates and I
☐ I intend to apply for Individual Credit ☐ We intend to apply for Joint Credit	CREDIT CARD APPLICATIO		Annual
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Aother's Maiden Name	Are You a U.S. Citizen? Yes N	□ • • • • • • • • • • • • • • • • • • •	♦ three (3) business day
A consumer credit report may be requested in connection with this application and with	any renewals, updates or extensions of any new credit extended as a	n result of this application. The credit union is relying on what you stated in this application an s), by signing, using or permitting another to use the credit card(s), agree that the applicant(s)	nd of every month
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The minimum monthly payment is 3% of your total new balance but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 18th of every month.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including current transactions)." See your account agreement for more details.

**Loss of Balance Transfer APR:** We may end your Balance Transfer APR if you make a late payment.

SEE BACK for more important information about your account.