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**
Transaction Fees	
Balance Transfer Fee	**None**
Cash Advance Fee	**None**
Foreign Transaction Fee	Up to **1%** of each transaction in U.S. dollars. (Finance Charge)
ATM Fee	**$0.75**
Penalty Fees	
Late Payment Fee	Platinum - Up to **$20** assessed ten (10) days after due date. Classic - Up to **$15** assessed ten (10) days after due date.
Returned Payment Fee	Up to **$15**

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.riversidecommunityfcu.org

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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.

Riverside Community FEDERAL Credit Union

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CREDIT CARD APPLICATION

☐ I intend to apply for Individual Credit
☐ We intend to apply for Joint Credit

Member Account # _____
Requested Card Product _____
Requested Credit Limit $ _____

X _____ Applicant's Signature

X _____ Co-Applicant's Signature

APPLICANT INFORMATION

First Name _____ Middle Initial ____ Last Name _____ Social Security # ___-___-____ Date of Birth __/__/____

Home Address _____ City/State/Zip _____

Email Address _____ Home Phone ___-___-____ Cell Phone ___-___-____

Do You ☐ Own ☐ Rent Name of Lender/Landlord _____ Monthly Mortgage/Rent $ _____ How Long? Years _____ Months _____

Current Employer _____ Are You Self Employed? ☐ Yes ☐ No Position/Job Title _____

Employer Address _____ City/State/Zip _____

Employer Phone ___-___-____ Length of Employment: Years _____ Months _____ Net Monthly Income $ _____ *Other Income $ _____

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to rely on it as a basis for repaying this obligation.

Name of Nearest Living Relative/Friend _____ Relationship _____ Phone ___-___-____

Mother's Maiden Name _____ Are You a U.S. Citizen? ☐ Yes ☐ No

CO-APPLICANT INFORMATION

First Name _____ Middle Initial ____ Last Name _____ Social Security # ___-___-____ Date of Birth __/__/____

Home Address _____ City/State/Zip _____

Email Address _____ Home Phone ___-___-____ Cell Phone ___-___-____

Do You ☐ Own ☐ Rent Name of Lender/Landlord _____ Monthly Mortgage/Rent $ _____ How Long? Years _____ Months _____

Current Employer _____ Are You Self Employed? ☐ Yes ☐ No Position/Job Title _____

Employer Address _____ City/State/Zip _____

Employer Phone ___-___-____ Length of Employment: Years _____ Months _____ Net Monthly Income $ _____ *Other Income $ _____

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to rely on it as a basis for repaying this obligation.

Name of Nearest Living Relative/Friend _____ Relationship _____ Phone ___-___-____

Mother's Maiden Name _____ Are You a U.S. Citizen? ☐ Yes ☐ No

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 result of this application. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct. If this application is approved and a credit card(s) is issued, the undersigned applicant(s), by signing, using or permitting another to use the credit card(s), agree that the applicant(s) will be bound by the terms and conditions accompanying the credit card(s) and all amendments. Your signature(s) must appear below before we can process your application. I understand that if I do not qualify for the Visa product selected above, I will be notified if I was approved for another option or was disapproved.

X _____ Applicant's Signature Date

X _____ Co-Applicant's Signature Date

Pledge of Shares and Security Interest. By signing an application, acceptance or authorized use of any credit cards, you grant and pledge a consensual lien to us on all shares to secure payment of your obligations on this account. In addition, you acknowledge our statutory lien rights; you agree that such a lien is impressed as of the date that this account is opened; and you agree that we can apply the shares pledged at the time of any default on this account without further notice. "Shares" for the purpose of your pledge to secure your obligations to the Credit Union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust, or custodial account(s), whether jointly or individually held - regardless of contributions that you have on deposit now or in the future. Your pledge does not include any I.R.A., Keogh, tax escrow, irrevocable trust, or fiduciary account in which you do not have a vested ownership interest.

X _____ Applicant's Signature Date

X _____ Co-Applicant's Signature Date

FOR CREDIT UNION USE ONLY Credit Limit $_____ Approved By _____ Member CU Acct #_____

Interest Rates and Interest Changes	
Annual Percentage Rate (APR) for Purchases	Platinum - **8.9%** Classic - **12.9%**, based on your creditworthiness.
APR for Balance Transfers	Platinum & Classic - **7.9%** Introductory Balance Transfer APR for twelve (12) months. After that, your APR will be: Platinum - **8.9%** Classic - **12.9%**
APR for Cash Advances	Platinum - **8.9%** Classic - **12.9%**
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
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.**

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.