

**CHIROPRACTIC FEDERAL CREDIT UNION
CREDIT CARD APPLICATION DISCLOSURES**

Interest Rates and Interest Charges	VISA Gold	VISA Classic
Annual Percentage Rate (APR) for Purchases	9.90%	13.80%
APR for Balance Transfers	Your APR will be 0.00% until the first billing cycle closing date which occurs more than six months after the first of the balance transfers for all balance transfers made between December 14, 2018 thru March 15, 2019. Otherwise, your APR will be 9.90%	Your APR will be 0.00% until the first billing cycle closing date which occurs more than six months after the first of the balance transfers for all balance transfers made between December 14, 2018 thru March 15, 2019. Otherwise, your APR will be 13.80%
APR for Cash Advances	9.90%	13.80%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	
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		
Annual Fee	None	
Transaction Fees		
• Foreign Transaction	1% of each transaction in U.S. dollars.	
Penalty Fees		
• Late Payment	Up to \$25.	
• Returned Payment	Up to \$15.	

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



CFCU VISA Gold & Classic Credit Cards

On Balance Transfers For First 6 Months



THE FINANCIAL PARTNER OF CHIROPRACTORS

23617 Liberty • Farmington, MI 48335
248-478-4020 • Fax: 248-478-7632 • chirofcu.org



Federally insured by NCUA.



11/18



THE FINANCIAL PARTNER OF CHIROPRACTORS



On Balance Transfers For First 6 Months

CFCU VISA Gold & Classic Credit Cards

If you have higher-rate credit cards and loans at other lenders, start saving now by paying off those balances with a CFCU VISA! From **December 14, 2018 thru March 15, 2019** we are offering 0% APR* for the first 6 months on balance transfers of \$1,000 or more. You can make multiple balance transfers during the promotion period, but the 6 months starts from the date of your first transfer.

Members who already have a CFCU VISA can contact our office and we'll handle the details for you. **Don't have a CFCU VISA?** Apply today at chirofcu.org. To transfer balances, complete and mail or fax this balance transfer form to 248-478-7632.

Not a member? Open your account today. Our staff is standing by to assist you at 248-478-4020 or email fcu@chirofcu.org.

Don't wait! Take advantage of this great offer today.

*APR = Annual Percentage Rate. After the 6 month period, all balances revert to your specific rate (9.90% APR or 13.80% APR). Balance transfers are subject to the amount of each member's specific credit limit. 0% promotion cannot be used to pay on existing credit card or loan balances at CFCU. New money only.

Balance Transfer Form

Complete this form only if you wish Chiropractic Federal Credit Union to initiate a balance transfer/cash advance transaction on your VISA credit card account and forward the funds to another financial institution or a merchant to be applied to your account with that institution.

NAME _____

CFCU VISA ACCOUNT # _____

I hereby authorize Chiropractic Federal Credit Union to initiate the balance transfer/cash advance transaction(s) described below on my account described above and post the transactions as a balance transfer/cash advance to my account described above.

1.

NAME OF FINANCIAL INSTITUTION OR MERCHANT _____

ACCOUNT # _____ \$ AMOUNT TO BE PAID _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

2.

NAME OF FINANCIAL INSTITUTION OR MERCHANT _____

ACCOUNT # _____ \$ AMOUNT TO BE PAID _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

3.

NAME OF FINANCIAL INSTITUTION OR MERCHANT _____

ACCOUNT # _____ \$ AMOUNT TO BE PAID _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

I understand that Chiropractic Federal Credit Union (CFCU) is not responsible for my payment being late or lost in transit either through the mail or otherwise. I also understand that there may be outstanding charges on my accounts with the financial institutions and/or merchants listed above and that the transfer amount may not satisfy what I owe in full even if it is in the amount shown as the total amount due on my last statement from the financial institution or merchant. I further understand that if there is an insufficient CFCU VISA account, that the credit union will make the balance transfers shown above, to the extent possible, in the order listed and will not make any transfer where it is unable to make a transfer for the full requested amount. CFCU will inform me if it is unable to make a requested transfer. International-based accounts do not qualify.

 X

MEMBER'S SIGNATURE _____

DATE _____

Mail To: Chiropractic Federal Credit Union
23617 Liberty, Farmington, MI 48335
Fax To: 248-478-7632