

# CREDIT INSURANCE

## Your Application for Credit Insurance

"You" or "your" means the member and joint insured (if applicable).

Credit Insurance is voluntary and not required to obtain this credit card. You can get this insurance only if you check the "yes" box below, sign your name, and write in the date. The rate you are charged for insurance is subject to change. You will be given a 31 day advance written notice before increase goes in effect. You have the right to stop this insurance by notifying METRO Federal Credit Union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize METRO Federal Credit Union to add the charges for insurance to your loan each month.

I elect the following insurance coverage:

Single Credit Disability  Yes  No  
 Single Credit Life  Yes  No  
 Joint Credit Life  Yes  No



\*Per \$100 of your monthly balance

Coverage's	Cost*	Insurance Premiums	Disability	Life
Single Credit Disability	17.9¢	Maximum Monthly Benefit	\$750	N/A
Single Credit Life	5.5¢	Maximum Amount of Loan Insurable**	\$50,000	\$50,000
Joint Credit Life	8.8¢	Maximum Age for Insurance	66	70

\*\* This amount may be less the amount of your loan.

If you are disabled for more than 30 days, the Disability Benefit will begin on the 31st of disability.

\_\_\_\_\_  
Date of Birth                      Applicant Signature                      Date

\_\_\_\_\_  
Date of Birth                      Co-Applicant Signature                      Date  
(Eligible For Joint Credit Life Only)

Note: This insurance product is not insured or Guaranteed by the Government or NCUA.

## METRO'S VISA CLASSIC

- A LOW 13.8% FIXED APR  
(NOT AN INTRODUCTORY RATE, SO YOUR RATE WILL NOT INCREASE)
- NO ANNUAL FEE

## METRO'S VISA GOLD

- A LOW 12.8% FIXED APR  
(MUST QUALIFY FOR A MINIMUM LINE-OF-CREDIT OF \$5,000)
- NO ANNUAL FEE

## METRO'S PLATINUM

- A LOW 11.8% FIXED APR  
(MUST QUALIFY FOR A MINIMUM LINE-OF-CREDIT OF \$5,000)
- \$25.00 ANNUAL FEE

### VISA CLASSIC BENEFITS:

- \$250,000 Travel Accident Insurance** — you are automatically protected by \$250,000 travel accident insurance, at no charge, whenever you charge your airline, bus, boat or train tickets to your METRO VISA CLASSIC Card account.

### VISA GOLD AND PLATINUM ADVANTAGES:

- Auto Rental Collision/Loss Damage Insurance** — reimburses you for the amount of collision damage or theft - up to the full value of the car, when you charge your rental car to your VISA GOLD Card account.
- \$500,000 Travel Accident Insurance** — you are Automatically protected by \$500,000 travel accident insurance, at no charge, whenever you charge your airline, bus, boat or train tickets to your METRO VISA GOLD Card account.
- Emergency Travel Assistance** — 24 hours a day, anywhere in the world. Emergency transportation assistance and medical and legal referrals are available with just one toll-free call.
- Emergency Cash** — up to \$1,000 or your available cash limit at thousands of Emergency Service locations worldwide.
- Visa Assistance Center** — gold card members can access these valuable services and others, through the Visa Assistance Center at 1-800-VISA-911 —available 24 hours a day, 365 days a year, in the US.

### STANDARD BENEFITS ON CLASSIC, GOLD, AND PLATINUM:

- ATM Access** — Use your VISA card at thousands of ATM locations around the world, 24 hours a day. Convenience of cash when you need it. No cash advance fees or transaction fees.
- Transfer Existing Balances** — you can transfer your other credit card balance (Visa®, MasterCard®, Discover®, Department Stores, and Oil company cards ) to your METRO VISA Card and save on finance charges and eliminate annual fees. Complete the balance transfer section on reverse side and return with your application. For more information call (847) 670-0456.

- ScoreCard Bonus Points** - Earn bonus Point for every net retail purchase you make with our METRO Federal Credit Union Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) and browse the current award selections. You'll be amazed at what ScoreCard has to offer! To find out how the plan works, ask one of our friendly representatives at 847-670-0459.

# ScoreCard™ Rewards



Starting July 1, Every Member with a METRO Visa Card is automatically enrolled in the ScoreCard™ Reward Program!  
 Every dollar you spend using your METRO Visa



Earns one (1) Bonus Reward Point.  
 ScoreCard Reward Points can be redeemed For merchandise with as little as 2,000 points or build them up for a really big purchase or a vacation.

There's no limit to the number of Bonus Points you can earn, and they do not expire.

For a Merchandise and Travel Catalog, visit:  
<http://www.mcu.org> or  
<https://www.scorecardrewards.com>

\*\*Balance transfers, convenience checks and cash advances with your credit card do not qualify for Bonus Points. For more information please contact Kasey at 847-670-0459.



## NEW BONUS POINT PROGRAM



METRO Federal Credit Union  
 2440 E. Rand Road  
 Arlington Heights IL 60004  
 (847) 670-0456 Fax (847) 670-0401

**CREDIT CARD DISCLOSURES** Effective 2/22/10

General Requirement: Membership in METRO and a \$50 Savings Account Balance.

	Visa Classic	Visa Gold Minimum Credit Line \$5,000	Visa Platinum Minimum Credit Line \$5,000
<b>Interest Rates and Interest Charges</b>			
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.80%</b> Fixed Rate	<b>12.80%</b> Fixed Rate	<b>11.80%</b> Fixed Rate
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>13.80%</b> Fixed Rate	<b>12.80%</b> Fixed Rate	<b>11.80%</b> Fixed Rate
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>13.80%</b> Fixed Rate	<b>12.80%</b> Fixed Rate	<b>11.80%</b> Fixed Rate
<b>Penalty APR and When it Applies</b>	None	None	None
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least <b>25</b> 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 (Grace Period) each month.		
<b>Minimum Interest Charges</b>	If you are charged interest, the charge will never be less than \$ <b>.50</b>		
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>		
<b>Fees</b>	<b>Visa Classic</b>	<b>Visa Gold</b>	<b>Visa Platinum</b>
<b>Annual Fee</b>	None	None	<b>\$25.00</b>
<b>Transaction Fees</b>			
Balance Transfer	None	None	None
Cash Advances	None	None	None
Foreign transaction	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>
<b>Penalty Fees</b>			
Late Payment	<b>\$30.00</b>	<b>\$30.00</b>	<b>\$30.00</b>
Over-the-Credit-Limit	None	None	None
Returned Payment	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>
<b>Other Fees</b>			
Draft Copy Fee	<b>\$15.00</b>	<b>\$15.00</b>	<b>\$15.00</b>
Statement Copy Fee	<b>\$ 5.00</b>	<b>\$ 5.00</b>	<b>\$ 5.00</b>
Card Pick-up Fee	<b>\$65.00</b>	<b>\$65.00</b>	<b>\$65.00</b>
Card Replacement Fee	<b>\$15.00</b>	<b>\$15.00</b>	<b>\$15.00</b>

The finance charge for the billing cycle is computed by applying the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges. A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue until the date of payment.



RETURN APPLICATION TO:

**METRO FEDERAL CREDIT UNION**

**2440 E. RAND ROAD**  
**ARLINGTON HEIGHTS, IL 60004**  
MAIN (847) 670-0456 FAX (847) 670-0401



**VISA APPLICATION**

**PLEASE CHECK ONE:**

- INDIVIDUAL CREDIT ACCOUNT** Complete Applicant Section  
 **JOINT CREDIT ACCOUNT** Complete Applicant and Joint Applicant Section

**TYPE OF CARD DESIRED:**

- Visa Classic**     **Visa Gold**     **Visa Platinum**

**CREDIT LIMIT DESIRED:** \_\_\_\_\_

**APPLICANT** (NOTE: ALL APPLICABLE SECTIONS SHOULD BE FILLED OUT COMPLETELY. IF NOT, PROCESSING MAY BE DELAYED.)

FULL NAME		SOCIAL SECURITY NO.	DATE OF BIRTH	METRO ACCOUNT NO.
CURRENT ADDRESS, CITY, STATE, ZIP		YEARS AT THIS ADDRESS	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	DRIVERS LICENSE NO.
HOME PHONE	BUSINESS PHONE	POSITION / OCCUPATION	HOW LONG?	MONTHLY INCOME? <input type="checkbox"/> GROSS <input type="checkbox"/> NET
NAME OF EMPLOYER		CURRENT ADDRESS, CITY, STATE, ZIP		

**JOINT APPLICANT**

FULL NAME		SOCIAL SECURITY NO.	DATE OF BIRTH	METRO ACCOUNT NO.
CURRENT ADDRESS, CITY, STATE, ZIP		HOW LONG AT CURRENT ADDRESS?	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	DRIVERS LICENSE NO.
HOME PHONE	BUSINESS PHONE	POSITION / OCCUPATION	HOW LONG?	MONTHLY INCOME? <input type="checkbox"/> GROSS <input type="checkbox"/> NET
NAME OF EMPLOYER		CURRENT ADDRESS, CITY, STATE, ZIP		

**CREDIT INFORMATION** (INCLUDE CHARGE ACCOUNTS, INSTALLMENT CONTRACTS, CREDIT CARDS, RENT, MORTGAGE, ETC. USE SEPARATE SHEET OF PAPER IF NECESSARY)

NAME OF MORTGAGOR OR LANDLORD	ACCOUNT NUMBER	APPROX. MARKET VALUE \$	CURRENT BALANCE \$	MONTHLY RENT OR MTG. \$	PAST DUE? [ ]
CREDITOR 1.		INTEREST RATE (%)	\$	MO. PAYMENT \$	[ ]
CREDITOR 2.		INTEREST RATE (%)	\$	MO. PAYMENT \$	[ ]
CREDITOR 3.		INTEREST RATE (%)	\$	MO. PAYMENT \$	[ ]

ARE YOU A PARTY IN A LAW SUIT?  YES  NO      HAVE YOU EVER DECLARED BANKRUPTCY?  YES  NO

**SIGNATURES**

This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union may deem necessary concerning my (our) credit history. If this application is approved and a VISA card(s) issued, the undersigned applicant(s) by signing, using or permitting another to use the VISA card(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the VISA card(s). I (we) understand that by signing below, I (we) pledge to METRO Federal Credit Union a security interest in my (our) share account(s) including paid shares and future payments on shares to secure my VISA account. I (we) authorize you to apply these holdings to pay any amounts due on the account if I (we) should default.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

JOINT SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**(PLEASE RETURN THIS APPLICATION WITH A COPY OF YOUR LAST TWO PAY STUBS)**

For office use only	Loan Officer:	Action: <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Date:	Card type: <input type="checkbox"/> Classic <input type="checkbox"/> Gold <input type="checkbox"/> Platinum	Visa Line: \$
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