



VISA Credit Card Application

Please check the box(es) of credit card(s) you are applying for:

- Classic Credit Card**
 or
 Rewards Credit Card

APPLICANT INFORMATION

| | | |
|----------------------------------|-----------------|--------------------------|
| Name | | Social Security Number |
| Address | | |
| City | | State Zip |
| Home Phone | E-mail Address | Business Phone |
| Employer | | Position Date Hired |
| Business Address | | Gross Annual Income |
| Monthly Rent or Mortgage Payment | Limit Requested | Date of Birth |

CO-APPLICANT INFORMATION

| | | |
|----------------------------------|---------------------------|--------------------------|
| Name | | Social Security Number |
| Address | | |
| City | | State Zip |
| Home Phone | E-mail Address | Business Phone |
| Employer | | Position Date Hired |
| Business Address | | Gross Annual Income |
| Monthly Rent or Mortgage Payment | Relationship to Applicant | Date of Birth |

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 standing. I/We understand that 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, conditions, and all amendments of the forthcoming agreement. Please carefully read the agreement prior to using your VISA card(s).

| | | | | | |
|------------------------------|---|------------------------|--------------------------|-------------------------------|------|
| Applicant's Signature | | Date | Co-Applicant's Signature | | Date |
| CREDIT UNION USE ONLY | <input type="checkbox"/> APPROVED <input type="checkbox"/> REJECTED | CREDIT LIMIT \$ | DATE | LOAN OFFICER SIGNATURE | |

UTICA GAS & ELECTRIC FEDERAL CREDIT UNION
 215 Old Campion Road
 New Hartford, NY 13413
 Ph: (315) 733-1596 • Fax: (315) 733-0228
 www.ugefcu.com

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA

| | |
|---|--|
| Interest Rates and Interest Charges | |
| Annual Percentage Rate (APR) for Purchases | 6.90% to 13.75% , based on your creditworthiness. |
| APR for Balance Transfers | 3.25% Introductory APR for 12 billing cycles from issuance of the card. After that, your APR will be 6.90% to 13.75% , based on your creditworthiness. |
| APR for Cash Advances | 6.90% to 13.75% , based on your creditworthiness. |
| Penalty APR and When it Applies | None |
| 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 any interest on purchases if you pay your entire balance by the due date each month. |
| 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 | |
| Annual Fee - Annual Fee | None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases | None None None None |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$10.00 None Up to \$20.00 |

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following issuance of your card. Any existing balances on Utica Gas & Electric EFCU loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: April 12, 2021
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding



SEE NEXT PAGE for more important information about your account.

shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$30.00.