

Generous Credit Limits

All three card types offer a generous credit limit up to \$25,000 for members who qualify. VISA Gold and Platinum require a minimum credit limit of \$5,000.

LOW Annual Percentage Rate

Our LOW Variable Annual Percentage Rate is based on the Prime Lending Rate and remains in effect for the calendar quarter. See the chart below for current rates.

Grace Period

With our 25-day GRACE PERIOD, avoid finance charges on purchases by making payment in full (full statement balance paid monthly) by the due date. Finance charges on Cash Advances begin on the date of the transaction.

NO Fee on Cash Advances and Balance Transfers

There is no fee for cash advances or balance transfers.

NO Annual Fee

You save because there is NO ANNUAL FEE.

Easy Payment Options

Minimum payments are 3.5% of unpaid balance, but not less than \$15.00. Automatic transfer of Visa payments are on the 25th of each month from the regular share or share draft checking account. Three payment transfer methods are available:

1. Minimum payment (3.5% of outstanding balance, plus any fees or overages).
2. Flat payment (same amount every month).
3. Payment in full (full balance paid monthly).

Credit Protection

Low-cost Credit Disability Insurance and Credit Life Insurance is available to cover your payments or balance in the event of a tragedy.

"IMPORTANT INFORMATION REGARDING YOUR ACCOUNT"			
	VISA PLATINUM	VISA GOLD	VISA CLASSIC
Annual Percentage Rate (APR) for Purchases	The current APR is 8.0% variable, as of July 1, 2008 and is valid through September 30, 2008. The minimum APR that can apply is 8.0%.	The current APR is 13.0% variable, as of July 1, 2008 and is valid through September 30, 2008. The minimum APR that can apply is 13.0%.	The current APR is 14.0% variable, as of July 1, 2008 and is valid through September 30, 2008. The minimum APR that can apply is 14.0%.
Other APRs	Balance Transfers: 5.0% fixed APR for balance transfers completed by September 30, 2008, through the billing cycle ending on December 31, 2008. After that the current Cash Advance APR applies. Cash Advances: the current APR is 10.0% variable, as of July 1, 2008 and is valid through September 30, 2008. The minimum APR that can apply is 10.0%.	Balance Transfers: 5.0% fixed APR for balance transfers completed by September 30, 2008, through the billing cycle ending on December 31, 2008. After that the current Cash Advance APR applies. Cash Advances: the current APR is 14.0% variable, as of July 1, 2008 and is valid through September 30, 2008. The minimum APR that can apply is 14.0%.	Balance Transfers: 5.0% fixed APR for balance transfers completed by September 30, 2008, through the billing cycle ending on December 31, 2008. After that the current Cash Advance APR applies. Cash Advances: the current APR is 15.0% variable, as of July 1, 2008 and is valid through September 30, 2008. The minimum APR that can apply is 15.0%.
Variable Rate Information	Your Annual Percentage Rate may vary each calendar quarter and is determined by adding a "margin" of 2% for purchases and a "margin" of 4% for cash advances (including balance transfers) to the Prime Lending Rate, published under Money Rates in the Wall Street Journal, in effect three business days prior to the first day of each quarter.	Your Annual Percentage Rate may vary each calendar quarter and is determined by adding a "margin" of 5% for purchases and a "margin" of 6% for cash advances (including balance transfers) to the Prime Lending Rate, published under Money Rates in the Wall Street Journal, in effect three business days prior to the first day of each quarter.	Your Annual Percentage Rate may vary each calendar quarter and is determined by adding a "margin" of 6% for purchases and a "margin" of 7% for cash advances (including balance transfers) to the Prime Lending Rate, published under Money Rates in the Wall Street Journal, in effect three business days prior to the first day of each quarter.
Grace Period for Purchases	To avoid Finance Charge on purchases, pay the full amount of the new statement balance within 25 days of your statement closing date.		
Method of Calculating the Balance	Average Daily Balance (including New Purchases) Method.		
Annual Membership Fee	None	None	None
Minimum Finance Charge	None	None	None
Cash Advance Fee	None	None	None
Balance Transfer Fee	None	None	None
Late Payment Fee	\$29.00 (\$15.00 if account balance is \$500 or less) if you fail to make at least the Minimum Payment shown on your monthly statement within 25 days of the closing date of that statement.		
Over-the-Credit-Limit Fee	\$29.00 (\$15.00 if account balance is \$500 or less) for each statement cycle in which the balance on your account during that month exceeds your credit limit.		
International Transactions	1% of the U.S. dollar amount of the transaction (rounded to the nearest dollar), whether originally made in U.S. dollars or converted from a foreign currency.		

Check Stop Payment Fee

\$25.00 for each check or group of checks.



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G-3381 Van Slyke Rd., Flint • G-5256 Corunna Rd., Flint Township • G-7048 Miller Rd., Swartz Creek • 15125 Silver Parkway, Fenton • 8250 S. Saginaw St., Grand Blanc

VISA Application

4 Easy Steps 1. Complete the Application. 2. Complete the Payment Authorization Form. 3. Include Proof of Income (copy of last pay stub). 4. Mail or Return to Financial Plus Federal Credit Union.

1. VISA CREDIT CARD APPLICATION AND AGREEMENT

Select One: VISA Classic VISA Gold VISA Platinum Desired Credit Limit \$ _____ Date _____

First Name	Initial	Last Name	Account No.	Date of Birth	Social Security No.
Residence Address			City	State	Zip Code
Current Employer			Date Hired	Position	Monthly Income
Address			Date Hired	Position	
Previous Employer			Date Hired	Monthly Income	Position
Other Income (Source)			Number of Dependents (Excluding Self)	Ever Filed for Bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes Date(s):	
Reference			Relationship		
Address			Telephone Number ()		

CO-APPLICANT

First Name	Initial	Last Name	Date of Birth	Social Security No.	Ever Filed for Bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes Date(s):
Current Employer		Date Hired	Position	Monthly Income	Work Telephone Number ()

I intend to apply for joint credit with the applicant. Co-applicant initials X _____

STATEMENT OF TOTAL INDEBTEDNESS AND LIABILITIES

This section must be completed in full. Please list all debts of both the applicant and co-applicant.

Owed To	Balance Owed	Monthly Payment	Owed To	Balance Owed	Monthly Payment
Mortgage or Rent			Credit Union		
Home Equity or Second Mortgage			Credit Card		
Auto Loan or Lease			Credit Card		
Auto Loan or Lease			Other		
Child Support, Alimony or Separate Maintenance			Other		

OPTIONAL CREDIT LIFE AND DISABILITY INSURANCE is available with this VISA account. Credit insurance is not required to obtain the extension of credit. If I/we do not desire to have this coverage, my/our choice will not influence whether or not the credit is extended. No charge is made for Credit Insurance and no Credit Insurance is provided unless the borrower applies for coverage using the Insurance Disclosure and Request for Coverage form. The cost for Group Credit Insurance for the term of the credit will be: Single Life \$.85 (Joint Life \$1.33) per \$1,000.00 of outstanding balance per month; Disability \$3.17 per \$1,000.00 of outstanding balance per month. Application for Group Credit Insurance made after 30 days from the date of this credit application will require completion of a health statement.

I/we desire information and application for Group Credit Life Insurance and/or Group Credit Disability Insurance
 I/we do not want Group Credit Insurance

Have you listed all your debts? Yes No Do you have any other credit applications pending at this time? Yes No If Yes, with whom?
 I represent that I am a member of this credit union and that everything I have stated in this application is correct to the best of my knowledge. You are authorized to review my credit history and employment, and to answer questions about your credit experience with us to other creditors.

Applicant's Signature _____ Co-Applicant's Signature _____

2. VISA CREDIT CARD PLAN PAYMENT AUTHORIZATION (Optional)

The undersigned member(s) hereby authorize(s) Financial Plus Federal Credit Union to deduct funds from my account number _____ to make payments on my Financial Plus VISA CREDIT CARD open-end loan agreement, subject to the following terms and conditions.

- Credit union will deduct the appropriate payment amount each month on the scheduled due date, as I/we have chosen below, from the share account which I/we have designated above.
- If the monthly payment amount is not available in the account which I/we have designated, I/we authorize the credit union to transfer the monthly payment amount from other share accounts which I/we hold in the credit union, except for my IRA account(s). This deduction may be made after the regularly scheduled payment due date. Credit union will notify me by phone or mail about such other deductions within 2 business days.
- Deductions from my/our account(s) may be made by electronic fund transfer.
- This authorization may be revoked at any time or for any reason by giving notice of such revocation orally or in writing to the credit union.
- Credit union will stop the automatic transfer of amounts in dispute if I/we notify the credit union no more than 60 days after the suspected billing error first appeared on the monthly billing statement, and if I/we notify the credit union no less than three business days prior to the next scheduled payment transfer date.

I/we select the following optional method of payment:

- Minimum Payment Amount (3 1/2% of New Balance)
- Payment in Full (New Balance shown on monthly statement)
- Fixed Payment Amount (Set amount paid each month)

Member Signature _____

Co-Applicant's Signature _____

For Credit Union Use Only
 Approved Date _____ By _____
 Amount \$ _____
 Disclosure Mailed Delivered
 Date _____