

# Visa Credit Card Application

APPLY BY - PHONE: 800-755-0055 • ONLINE: www.altra.org • FAX: 608-787-7191  
MAIL: Altra Federal Credit Union, Attn: Credit Card • 1700 Oak Forest Dr. • Onalaska, WI 54650



## APPLICANT INFORMATION - Please print clearly

What type of credit are you applying for:  INDIVIDUAL  CO-APPLICANT/JOINT

I would like an authorized user:  YES  NO **NAME OF USER:** \_\_\_\_\_

Are you:  MARRIED  UNMARRIED

**REQUESTED LIMIT:** \_\_\_\_\_ **ALTRA ACCOUNT NUMBER:** \_\_\_\_\_

## APPLICANT - Please print clearly

FULL LEGAL NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE # 1: \_\_\_\_\_ PHONE # 2: \_\_\_\_\_ EMAIL: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_ SSN: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_ JOB TITLE: \_\_\_\_\_

WORK PHONE#: \_\_\_\_\_ LENGTH EMPLOYED: \_\_\_\_\_

DRIVER'S LICENSE #: \_\_\_\_\_ STATE: \_\_\_\_\_

DO YOU:  RENT  OWN  OTHER MONTHLY PAYMENT: \_\_\_\_\_ LENGTH AT ADDRESS \_\_\_\_\_

## CO-APPLICANT - Please print clearly

FULL LEGAL NAME: \_\_\_\_\_

EMAIL: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

SSN: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

JOB TITLE: \_\_\_\_\_

WORK PHONE#: \_\_\_\_\_

LENGTH EMPLOYED: \_\_\_\_\_

DRIVER'S LICENSE #: \_\_\_\_\_

STATE: \_\_\_\_\_

I have provided information for the purpose of being a co-applicant.

APPLICANT'S ANNUAL INCOME + BONUS

CO-APPLICANT'S INCOME + BONUS  
*(required if applicant is under age 18)*

OTHER MEANS OF FINANCIAL SUPPORT

TOTAL INCOME

## CARD PROGRAM

ALTRA VISA SIGNATURE + CASH

ALTRA VISA TRADITIONAL REWARDS + CASH

ALTRA VISA NON-REWARDS

**DISCLOSURES AND SIGNATURES**

I/We understand that by signing this application, I/we promise to pay all amounts charged and advanced in accordance with the terms and conditions set forth in the Credit Cardholder Disclosure that I/we will receive with my/our Altra Federal Credit Union credit card. I/we understand that a security interest is a condition for the credit card account, and I/we grant Altra a security interest in all funds, now or hereafter, in the Altra accounts specified on this application (except IRAs) and if I/we default under the terms of this agreement, I/we authorize Altra to apply such funds to the payment of my/our credit card indebtedness. I/we also understand that collateral securing other debts at Altra also secures this indebtedness, except for my principal dwelling and household goods.

\_\_\_\_\_  
INITIAL HERE

I authorize Altra to conduct any investigations deemed necessary including, but not limited to, any credit bureau or other consumer report. I agree to be bound by all terms of any Altra disclosures, account agreements, bylaws, and amendments. I understand I need to maintain my Altra membership in good standing. If applying for an Altra Credit Card, I acknowledge receipt of the Application & Solicitation Disclosure stating current rates, fees, and requirements.

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. (800) 342-3736 and www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice for Married Wisconsin Residents: No provision of a marital property agreement, a unilateral statement under WI Stat. sec. 766.59 or a court decree under WI Stat. sec. 766.70 adversely affects the interests of Altra unless, prior to the time the credit is extended, Altra is furnished with a copy of the agreement, statement, or decree, or has actual knowledge of the adverse provision when the obligation to Altra is incurred. I certify that the credit being applied for, if granted, will be incurred, or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with WI Stat. sec. 766.55 (1). You must send the name and address of your spouse within 15 days to Altra, Attn: Consumer Lending Quality Assurance, 1700 Oak Forest Drive, Onalaska, WI 54650, so that we can provide your spouse with a disclosure required under Wisconsin law.

IMPORTANT INFORMATION FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By executing this Application, you agree we and/or our third party providers, including debt collectors, agents, representatives, assigns and servicers (collectively, the "Messaging Parties"), may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact the Messaging Parties may use include utilization of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You likewise agree that methods of contact may also include use of ringless voicemails, which are telephone calls that are routed directly to your voicemail for the purposes of leaving either live or prerecorded limited content messages. You understand that anyone with access to your telephone may listen to or read the messages the Messaging Parties leave or send you, and you agree that the Messaging Parties shall have no liability for anyone accessing such messages. You may withdraw the consent to be contacted on your wireless telephone number(s) by written notice to us at 1700 Oak Forest Drive, Onalaska, WI 54650, by email to opt-outcontact@altra.org, via phone at 1(800)755-0055 or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with any account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. You agree that this consent forms part of a bargained for exchange. Furthermore, you agree to notify us of any change to the wireless telephone number(s) which you have provided to us.

\_\_\_\_\_  
INITIAL HERE

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

By signing or otherwise authenticating as Cardholder, You agree to repay all transactions made to Your Account by the Authorized User, as well as any interest charges and fees. You understand that this document is governed by the terms of the Consumer Credit Card Agreement and Disclosure.

X \_\_\_\_\_  
APPLICANT DATE:

X \_\_\_\_\_  
CO-APPLICANT DATE:  
(state law requires co-applicant signature if applicant is under the age of 18)



1700 Oak Forest Drive • Onalaska, WI 54650  
 800-755-0055 • 608-787-4500  
 www.altra.org

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**SIGNATURE/GO TRADITIONAL REWARDS/NOW NON-  
 REWARDS/GO TRADITIONAL REWARDS SECURED/NOW  
 NON-REWARDS SECURED**

**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for  
 Purchases**

**Signature  
 18.00%**

This APR will vary with the market based on the Prime Rate.

**Go Traditional Rewards  
 17.15%, 18.00% or 18.00%**, when you open your account,  
 based on your creditworthiness. This APR will vary with the market based  
 on the Prime Rate.

**Now Non-Rewards  
 14.15%, 16.15% or 18.00%**, when you open your account,  
 based on your creditworthiness. This APR will vary with the market based  
 on the Prime Rate.

**Go Traditional Rewards Secured  
 18.00%**

This APR will vary with the market based on the Prime Rate.

**Now Non-Rewards Secured  
 18.00%**

This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<p><b>APR for Balance Transfers</b></p>	<p><b>Signature</b>  <b>8.99%</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be <b>18.00%</b> . This APR will vary with the market based on the Prime Rate.</p> <p><b>Go Traditional Rewards</b>  <b>8.99%</b> , <b>10.99%</b> or <b>12.99%</b> Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.</p> <p>After that, your APR will be <b>17.15%</b> , <b>18.00%</b> or <b>18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Now Non-Rewards</b>  <b>8.99%</b> , <b>10.99%</b> or <b>12.99%</b> Introductory APR until balance subject to Introductory APR is paid off, based on your creditworthiness.</p> <p>After that, your APR will be <b>14.15%</b> , <b>16.15%</b> or <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Go Traditional Rewards Secured</b>  <b>12.99%</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be <b>18.00%</b>. This APR will vary with the market based on the Prime Rate.</p> <p><b>Now Non-Rewards Secured</b>  <b>12.99%</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be <b>18.00%</b> . This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Signature</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Go Traditional Rewards</b>  <b>17.15%</b> , <b>18.00%</b> or <b>18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Now Non-Rewards</b>  <b>14.15%</b> , <b>16.15%</b> or <b>18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Go Traditional Rewards Secured</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Now Non-Rewards Secured</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>\$15.00 or 5.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Altra Federal Credit Union 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: October 1, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Signature, Go Traditional Rewards, Now Non-Rewards, Go Traditional Rewards Secured and Now Non-Rewards Secured are secured credit cards. 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 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$15.00 or 5.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$5.00 per document.

Rush Fee:

\$15.00.

SEE NEXT PAGE for more important information about your account.

Statement Copy Fee:

\$5.00 per document.

Balance Transfer Stop Payment Fee:

\$25.00.

Expedited Pay-by-Phone Payment Fee:

\$5.00.

Annual Summary Fee:

\$15.00.

Account Research Fee:

\$25.00 per hour, minimum of \$25.00.