

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: _____

APPLICANT'S ANNUAL INCOME + BONUS _____
CO-APPLICANT'S INCOME + BONUS _____
(required if applicant is under age 18)
OTHER MEANS OF FINANCIAL SUPPORT _____
TOTAL INCOME _____

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.

CARD PROGRAM

ALTRA VISA SIGNATURE + CASH ALTRA VISA TRADITIONAL REWARDS + CASH ALTRA VISA NON-REWARDS ALTRA VISA STUDENT REWARDS + CASH

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.

OHIO RESIDENTS ONLY: 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.

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



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 www.altra.org

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Traditional Rewards</p> <p>, or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Student Rewards</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Non-Rewards</p> <p>, or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Traditional Rewards</p> <p>, or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Student Rewards</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Non-Rewards</p> <p>, or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	<p>Visa Traditional Rewards , or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Student Rewards</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Non-Rewards , or , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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.
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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$15.00 or 5.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Effective Date:

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

For California Borrowers, the Visa Traditional Rewards, Visa Student Rewards, Visa Signature and Visa Non-Rewards 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. 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:
\$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.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$15.00.

Statement Copy Fee:

\$5.00.

Balance Transfer Stop Payment Fee:

\$25.00.

Expedited Payment Fee:

\$5.00.