

Safe & Secure

MASTERCARD® CREDIT CARDS

Select The MasterCard® Platinum Credit Card Program That Fits Your Interest!

Virva Community Credit Union offers two MasterCard® Platinum Credit Card programs. Members can choose to participate in the MasterCard® Platinum Rewards Credit Card* program or the Platinum Low Rate Credit Card* program. Both programs include features such as:



- **No Annual Fee**
- **25 Day Grace Period for Purchases**
- **Low Monthly Payment – 3% of the outstanding balance, with a \$25.00 minimum**
- **Review account activity, check balances, and make payments within It's Me 24/7 Online Banking.**
- **Low Balance Transfer Fee**
- **Worldwide Acceptance**
- **MEMBER'S CHOICE Borrower's Security Debt Protection Available**
- **MasterCard's® Zero Liability Policy**

With low rates and fees plus MasterCard's® zero liability policy, this is one card you can afford to use!

Rest easy knowing that you're backed by MasterCard's® zero liability policy. Pay only for purchases which you have authorized on your MasterCard®. Unauthorized purchases are not your responsibility. As a cardholder, you will not be held responsible for unauthorized transactions if: you have used reasonable care in protecting your card from loss or theft; and you have promptly reported to your financial institution when you knew that your MasterCard® was lost or stolen.

If you believe there has been unauthorized use on your account and you meet the conditions above, rest easy knowing you have the protection of MasterCard's® zero liability promise.

All qualifying members receive a Platinum Card, regardless of credit limit! You deserve a Platinum Card in your wallet.

MasterCard® Platinum Rewards Credit Card*

With a Virva Community Credit Union MasterCard® Platinum Rewards Credit Card, your everyday purchases can help you earn points towards your next vacation getaway, a brand name gift, or a once in a lifetime experience.

Earn rewards points on everyday purchases and turn your points into rewards that you can truly enjoy. Virva Community Credit Union MasterCard® Platinum Rewards Credit Card program is powered by ScoreCard® Rewards. Every time you use your card, you'll earn one point for every \$1 in qualifying net retail purchases.

You can redeem your points for:

- **Name Brand Merchandise**
- **Flight Awards**
- **Hotel, Car and Activity Awards**
- **Cruises or Vacation Awards**
- **Plus – earn extra points for qualified purchases like airline tickets and cruises.**



ScoreCard Rewards offer an easy to use redemption website and provide members with one-stop travel reservations. Call ScoreCard® at 1-800-854-0790 or visit www.scorecardrewards.com to learn more.

MasterCard® Platinum Low Rate Credit Card*

For members that are interested in having a lower rate card in their wallet - Our MasterCard® Platinum Low Rate Credit Card program may be the right card for you!

Backed by all of MasterCard's® security features and with a variable rate starting as low as 7.40% APR,* you'll be sure to save on high interest with this program.

Contact us to find out if this card is right for you.

Build or Re-build Your Credit History with Virva Community Credit Union's MasterCard® Platinum Secured Card!

Virva Community Credit Union MasterCard® Platinum Secured Card provides many of the same features as our other Platinum programs. This account may be used to build or rebuild credit. The MasterCard® Platinum Rewards Credit Card program is not available to secured card holders, however, those card holders may re-apply at any time after issuance of a MasterCard® Platinum Secured Card for a non-secured MasterCard® Platinum Low Rate or MasterCard® Platinum Rewards Credit Card. When you open a MasterCard® Platinum Secured Card, a share pledge of 150% of your credit limit is required. If you default on this account, the Credit Union will apply the shares pledged toward the repayment of any amount owed on your MasterCard® Platinum Secured Card.



MasterCard® Platinum Credit Card Application



www.viriva.com 888-7-VIRIVA 215-333-1201 (local) Fax: 267-803-8390

Credit Card Account: Individual Joint Business Desired Credit Limit: \$ _____

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if: 1. you live, or the property pledged as collateral is located, in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2. your spouse will use the account, or 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the Other section if you are a guarantor on an account/loan.

Check below to indicate the type of MasterCard® Platinum Credit Card Program for which you are applying. Married Applicants may apply for a separate account.

MasterCard® Platinum Low Rate MasterCard® Platinum Reward MasterCard® Platinum Secured

APPLICANT				OTHER			
<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER							
NAME				NAME			
MOTHER'S MAIDEN NAME		ACCOUNT NUMBER		MOTHER'S MAIDEN NAME		ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER/STATE		SOCIAL SECURITY NUMBER		DRIVER'S LICENSE NUMBER/STATE	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.		BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.	
EMAIL ADDRESS		CELL PHONE		EMAIL ADDRESS		CELL PHONE	
PRESENT ADDRESS (Street - City - State - Zip; No PO Boxes Allowed)				PRESENT ADDRESS (Street - City - State - Zip; No PO Boxes Allowed)			
<input type="checkbox"/> OWN <input type="checkbox"/> RENT				<input type="checkbox"/> OWN <input type="checkbox"/> RENT			
LENGTH AT RESIDENCE				LENGTH AT RESIDENCE			
MONTHLY HOUSING PAYMENT \$				MONTHLY HOUSING PAYMENT \$			
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)				COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
NAME AND ADDRESS OF EMPLOYER				NAME AND ADDRESS OF EMPLOYER			
START DATE				START DATE			
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.				NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			
EMPLOYMENT INCOME		OTHER INCOME		EMPLOYMENT INCOME		OTHER INCOME	
\$ _____ PER _____		\$ _____ PER _____		\$ _____ PER _____		\$ _____ PER _____	
<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE		<input type="checkbox"/> NET <input type="checkbox"/> GROSS		SOURCE	

AUTHORIZED USER/ADDITIONAL CARDHOLDER:

The authorized user/additional cardholder listed below for credit card accounts will be issued a credit card in their name and will have access to your account.

Print Name	Signature of Authorized User	Social Security Number
Birth Date	Cardholder Signature	Date

TRANSFER OTHER CARD BALANCES:

I hereby authorize Viriva CCU to pay the "Amount" indicated to the "Card Issuer" shown by issuing a check and adding the "Amount" to my Viriva Community Credit Union MasterCard® Platinum Credit Card Account. I understand that the amount transferred, combined with my current balance, cannot exceed my current credit limit.

Card Issuer #1	Account #			
Address	City	State	Zip	Pay This Amount
Card Issuer #2	Account #			
Address	City	State	Zip	Pay This Amount

To transfer more balances from other Credit Cards visit www.viriva.com to download a Balance Transfer Form.

1. 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 review, increase, renewal, extension or collection of the credit received, which may affect your applicable interest rates. 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 federal crime to willfully and deliberately provide incorrect or incomplete information on loan applications made to state chartered credit unions insured by the NCUA.

2. If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares or deposits.

X APPLICANT'S SIGNATURE **X** OTHER SIGNATURE
DATE DATE

A complete description of our MasterCard® Card Program is continued in the "Credit Line Account Agreement & Disclosure." You may obtain a copy by writing Viriva Community Credit Union; you need not apply first. All information in this brochure is correct as of date printed. Offer is subject to change or be withdrawn without notice.



MasterCard® Platinum Rewards Card Program

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	9.40% to 18%** when you open your account, based on your creditworthiness. After that your APR will vary with the market based on your credit score and the Prime Rate but will not exceed 18%.
APR for Balance Transfer	9.40% to 18% , based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.40% to 18% , based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
FEES	
Set-up and Maintenance	
• Annual Fee	None
• Account Set-up Fee	None
• Non-usage Fee	None
Transaction Fees	
• Balance Transfers	3%, with a \$5.00 minimum, no maximum
• Cash Advances	3%, with a \$5.00 minimum, no maximum
• Foreign Transactions	1% of each transaction in U.S. dollars
Penalty Fees	
• Late Payments	If Your payment is more than 15 days late, You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) \$25.00.
• Over-the-Credit Limit	None
• Returned Payments	You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) \$20.00.
Other Fees	None

MasterCard® Platinum Low Rate Card Program

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	7.40% to 18%** when you open your account, based on your creditworthiness. After that your APR will vary with the market based on your credit score and the Prime Rate but will not exceed 18%.
APR for Balance Transfer	7.40% to 18% , based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	7.40% to 18% , based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
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 Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
FEES	
Set-up and Maintenance	
• Annual Fee	None
• Account Set-up Fee	None
• Non-usage Fee	None
Transaction Fees	
• Balance Transfers	3%, with a \$5.00 minimum, no maximum
• Cash Advances	3%, with a \$5.00 minimum, no maximum
• Foreign Transactions	1% of each transaction in U.S. dollars.
Penalty Fees	
• Late Payments	If Your payment is more than 15 days late, You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) \$25.00.
• Over-the-Credit Limit	None
• Returned Payments	You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) \$20.00.
Other Fees	None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).

*The Annual Percentage Rate (APR) offered to you for this product will be based upon your credit evaluation. All advances are subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates section of the Wall Street Journal on the first business day of each calendar month ("Index") plus a margin from 5.90-17.90 (for the Rewards Card Program) or 3.90-15.90 (for the Low Rate Card Program). The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the billing cycle that immediately follows any such change in the Index. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of your regularly scheduled payments. This disclosure is accurate as of the date of printing, which is February 1, 2016, and is subject to change after that date. To find out if any changes in this information have occurred, please call us at 888-7-VIRIVA (215-333-1201 for local calls), or write to us at 157 York Road, Warminster, PA, 18974.