

LAFCU STUDENT/YOUNG ADULT VISA APPLICATION

I WISH TO APPLY FOR: STUDENT (15-17) YOUNG ADULT (18-24)

APPLICANT

THE CREDIT CARD WILL BE ISSUED IN THE NAME OF THE STUDENT OR YOUNG ADULT.

NAME - LAST	FIRST	M.I.	LAFCU ACCOUNT NO.
HOME ADDRESS - STREET	CITY	STATE	ZIP CODE
HOME PHONE NO.	CELL PHONE NO.	BIRTH DATE	SOCIAL SECURITY NUMBER
E-MAIL ADDRESS	DRIVER'S LICENSE NUMBER, EXPIRATION DATE, AND STATE		
EMPLOYER	JOB TITLE	BUSINESS PHONE NO.	DATE HIRED INCOME

CO-BORROWER (PARENT OR LEGAL GUARDIAN)

BY SIGNING BELOW I AM AUTHORIZING LAFCU TO ISSUE A CREDIT CARD TO THE ABOVE NAMED STUDENT. I AM AWARE THAT I AM RESPONSIBLE FOR ANY FUTURE BALANCE UNDER THIS AGREEMENT AND LAFCU AGREES NOT TO INCREASE THE CREDIT LINE WITHOUT MY AUTHORIZATION.

NAME - LAST	FIRST	M.I.	LAFCU ACCOUNT NO.
HOME ADDRESS - STREET	CITY	STATE	ZIP CODE
HOME PHONE NO.	CELL PHONE NO.	BIRTH DATE	SOCIAL SECURITY NUMBER
E-MAIL ADDRESS	DRIVER'S LICENSE NUMBER, EXPIRATION DATE, AND STATE		
CURRENT EMPLOYER	ADDRESS		DATE HIRED
POSITION OR JOB TITLE	BUSINESS PHONE	GROSS MONTHLY PAY	
PREVIOUS EMPLOYER	HOW LONG?		

APPLICANT - DO YOU WANT PAYMENT PROTECTION COVERAGE? YES NO

CREDIT LINE AMOUNT APPLICANT SIGNATURE/DATE CO-BORROWER SIGNATURE/DATE

DISCLOSURE STATEMENT

INTEREST RATES AND CHARGES	STUDENT (15-17)	YOUNG ADULT (18-24)
ANNUAL PERCENTAGE RATE (APR) For Purchases	8.90%	9.90%
APR For Cash Advances	8.90%	15.00%
Penalty APR and When It Applies	NONE	
Minimum Payment & Interest Charge	The greater of 3% of the balance or \$15.00. There is no minimum interest charge.	
How to Avoid Paying Interest on Purchases	You have 25 days from the closing date to repay your entire balance before a finance charge on purchases is imposed.	
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://consumerfinance.gov/learnmore .	

FEES	
Annual Fee	NONE
Transaction Fees	
Cash Advance Fee	2% of the advance or \$10, whichever is greater
Foreign Currency Transaction	1% of the converted transaction amount, retained by VISA for currency conversion
Penalty Fees	
Late Payment	\$15 if the balance is less than or equal to \$500; \$25 if the balance is greater than \$500; but in no case will it be more than the amount of the Minimum Payment Due.
Over the Credit Limit	Card balances are not authorized above the credit limit.
Returned Payment	The Lesser of \$25 each or the amount of the Minimum Payment Due.

How we will calculate your balance: We use a method called "average daily balance including new purchases."

The information about the costs of the cards described in this application is accurate as of August 1, 2012, and is subject to change after that date. To find out what may have changed, call us at 1-800-748-0228 or write to LAFCU, POB 26188, Lansing, MI 48909.

