

PLACE  
STAMP  
HERE

*We have the perfect  
credit card for you.*

**Apply Today!**



First California Federal Credit Union  
2525 E. Shields Ave.  
Fresno, CA 93726



**B**uilding a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient, flexible Visa® Credit Card. It's accepted at thousands of locations worldwide for just about any type of purchase you can dream up. And, unlike those big out-of-town institutions, our card comes with the personal, friendly service you've come to expect from us. So, whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

***Apply for yours today!***



**When you use the...**



**Visa® Credit Card for the purchase of goods or services, the following benefits are yours!**

**CLASSIC PREFERRED W/CASHBACK SCORECARD® CASHBACK**

Earn CashBack on every purchase made with First California Federal Credit Union Credit Card! There is no enrollment necessary and your earnings are paid out annually. For more details about CashBack, see one of our friendly representatives.



**TRAVEL ACCIDENT INSURANCE**

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

**AUTOMATIC TRAVEL ACCIDENT INSURANCE**

When you use this card to purchase your entire travel fare on a common carrier you are automatically provided with Travel Accident Insurance coverage. Your spouse and eligible dependent children are also covered when their travel fare is purchased with this card. This coverage is provided to you at NO EXTRA COST. See your description of coverage for complete coverage details.

- Toll-Free Travel Reservation Service
- Bonus Travel Dividends
- Auto Rental Discounts
- Credit Card Registration
- Key Registration
- Auto Rental Insurance
- Medical Assistance
- Vision Care
- Discount Pharmacy
- Personal Shopper
- Concierge Service
- Quarterly Newsletter
- Warranty Services
- Travel & Emergency Services
- Automatic Travel Accident Insurance
- Auto Rental Collision Damage Waiver
- Travel Protection:
  - Lost Luggage Locator Service
  - Lost or Damaged Luggage Insurance
  - Hotel-Motel Theft Insurance

<b>Interest Rates and Interest Charges</b>	<p style="text-align: center;">  </p>
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>15.49%</b> Fixed</p>
<b>APR for Balance Transfers</b>	<p><b>15.49%</b> Fixed</p>
<b>APR for Cash Advances</b>	<p><b>15.49%</b> Fixed</p>
<b>Penalty APR and When it Applies</b>	<p><b>16.99%</b> for accounts 60 days or more delinquent This APR may be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>Paying Interest</b>	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on balance transfers and/or cash advances on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>Fees</b>	<p style="text-align: center;">  </p>
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer: None</li> <li>• Cash Advances: Either <b>\$5.00</b> or <b>2%</b> of the amount of each cash advance, whichever is greater.</li> <li>• Foreign Transaction: <b>3%</b> of each transaction in U.S. dollars.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment: Up to <b>\$35.00</b></li> <li>• Over-the-Credit Limit: None</li> <li>• Returned Payment: Up to <b>\$25.00</b></li> </ul>
<b>Other Fees</b>	None

**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). \* An explanation of this method is provided in your account agreement.  
**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

## CREDIT APPLICATION

**Check Account Choice:**  
(Signature required for joint applicant)



Credit Limit Requested \$ \_\_\_\_\_

- Individual Account
- Joint Account
- We intend to apply for joint credit
- Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_
- Credit Line Increase

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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.

<b>APPLICANT</b> <small>Note: All applicable sections should be filled out completely to avoid delay in processing your application.</small>	Last Name		First		Middle		Social Security Number	
	Date of Birth	No. of Dependents	Home Phone ( )	Cell Phone ( )	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$ <input type="checkbox"/>
	Current Address		City		State	Zip Code		How Long (yrs)
	Mailing Address (if different from above)		City		State	Zip Code		How Long (yrs)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code		How Long (yrs)
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( )		Date Employed	
	Address				Position/Occupation		Monthly Gross Income \$	
	Name and Address of Previous Employer (if less than 2 years at present employer)						How Long (yrs)	
	Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness						Amount per Month \$	
	Nearest Relative (Not Living With You)				Home Phone ( )		Relationship	

<b>CO-APPLICANT</b> <small>Intended for joint applicant, this information is not required for an individual account.</small>	Last Name		First		Middle		Social Security Number	
	Date of Birth	No. of Dependents	Home Phone ( )	Cell Phone ( )	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$ <input type="checkbox"/>
	Current Address		City		State	Zip Code		How Long (yrs)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code		How Long (yrs)
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( )		Date Employed	
	Address				Position/Occupation		Monthly Gross Income \$	

<b>CREDIT INFO</b> <small>Attach Additional Sheets If Necessary</small>	Name and Address of Creditor		Name under Which Account is Carried		Account Number		Balance		Monthly Payment	
	1. Home Mortgage/Rent									
	2. Bank Credit Card/Bank Name and Address									

<b>SIGNATURES</b>	<p><b>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:</b> This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</p>									
	X _____		Date _____		X _____		Co-Applicant Signature _____		Date _____	

<b>FOR TRANSFER OF BALANCE REQUEST</b>	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.									
	<input type="checkbox"/> Credit Card Account Number _____		Amount to be transferred \$ _____							
	Signature _____									

<b>FOR INTERNAL USE ONLY</b>	Visa Account No. _____									
	Date Approved _____			Credit Line _____			Approved By _____			