

## Visa Credit Cards

Save money with the Visa® credit card programs offered by Interra Credit Union. Take advantage of no annual fees, low rates and great terms. There's more! You'll earn rewards with every purchase you make.

### Visa Platinum

- Lowest interest rate of all Interra cards
- Convenient payment options
- 25-day grace period on purchases

### Visa Classic

- Low interest rate
- Convenient payment options
- 25-day grace period on purchases

### Visa Family – give your kids some credit

- A shared family credit line for family members as young as 15 years of age.
- Each user has his or her own credit limit, determined by the key account holder – helping parents teach teens responsible credit practices before they're out on their own.
- Parental controls allow customized spending limits for each family member.
- Available through the Classic or Platinum program.

## Visa Rewards

*Reward yourself...You've earned it*

Interra Credit Union "rewards" Visa® credit cardholders with CURewards™. For every dollar you charge for purchases on your Interra Visa credit card, you earn points. They are redeemable for premium merchandise, gift cards to popular retailers and exciting travel opportunities at curewards.com. The more points you accumulate, the greater your reward.

Redeem your rewards online:

- curewards.com
- Interra Online banking – Visa tab

## Visa Online

*Your account is just a click away*

Visa Online is free and available anytime, through a secure internet connection, providing you with up-to-date account information, wherever you are.

Just login to Interra Online banking and click on the Visa tab, available at the top of the page.

Features:

- View your transaction history.
- Make a payment.
- Sign up for Visa e-Statements.
- View previous statements (up to twelve months).
- Manage your account.
- And more!

## Visa e-Statements

*Move from your mailbox to your inbox*

e-Statements allow you to view your Visa statement wherever you have access to e-mail and online banking. FREE Visa e-Statements allow you to stop waiting for the mail, filing your statements and mailing payments! Plus, you'll have peace of mind knowing you're saving trees and reducing your postage and checking costs, too!

**For detailed instructions about Visa Online and e-Statements go to:**

- [interracu.com/Visaeservices](http://interracu.com/Visaeservices)
- Interra Online banking – Visa tab

## Get the credit you deserve!

**To get started, stop by your local Interra office, give us a call at 574.534.2506 or 888.432.2848, or visit us online at [interracu.com](http://interracu.com) for more information or to apply for your next credit card.**

## Locations

Main Office • 300 W. Lincoln Ave., Goshen

College Green • 1501 College Ave., Goshen  
Monroe • 1010 E. Monroe St., Goshen

Peddlers Crossing • 2410 Peddlers Village Rd., Goshen  
Elkhart • 1139 CR 17

Middlebury • 106 Crystal Heights Blvd.  
Millersburg • 113 W. Washington St.  
Nappanee • 151 N. Oakland Ave.

New Paris • 68299 CR 23  
Wakarusa • 66685 SR 19

Phone Center

574.534.2506 • 888.432.2848

Mailing Address

PO Box 727  
Goshen, IN 46527

Website

[interracu.com](http://interracu.com)

Shared Branch Network

[creditunion.net](http://creditunion.net)

Interra Connect

574.533.7484 • 877.800.3228



Rev 01/12

# Visa Credit Cards



Putting your goals within reach





# VISA Application

Member Account #: \_\_\_\_\_ Security Identification Code of Your Choice: \_\_\_\_\_

Classic  Platinum (\$2,500 minimum) Credit Limit Requested: \$ \_\_\_\_\_

APPLICANT INFORMATION			
Name	Birthdate	Social Security No.	
Address	City/State/Zip	How Long?	Telephone
Current Employer	Position	How Long?	
Gross Income \$	<input type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly		
Other Income Source		Monthly Amount \$	
Home <input type="checkbox"/> Own <input type="checkbox"/> Living with others <input type="checkbox"/> Rent <input type="checkbox"/> Other, explain _____		Monthly Payment/Rent \$	

CO-APPLICANT INFORMATION (Only necessary if co-applicant is to be contractually liable on the account.)			
Name	Birthdate	Social Security No.	
Address	City/State/Zip	How Long?	Telephone
Current Employer	Position	How Long?	
Gross Income \$	<input type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly		
Other Income Source		Monthly Amount \$	

Have you ever filed bankruptcy?  Yes  No

Any legal proceedings against you?  Yes  No

Do you pay alimony or child support?  Yes  No If yes, how much? \$ \_\_\_\_\_

All information stated in this application is correct and complete. All undersigned parties agree to abide by the terms of the Credit Card Agreement accompanying the applicable approval letter, and its future revisions thereof. The undersigned authorize the Credit Union to obtain information pertaining to my/our creditworthiness, including consumer credit reports in connection with this application and for any update, renewal or extension of credit; and further authorize the disclosure of information regarding my/our account to credit bureaus and other creditors who inquire about my/our credit standing.

Platinum card applicants – You understand that, if based upon our review, you do not qualify for a Platinum card, you will be considered for a Classic card, with the terms & conditions that apply to that program.

\_\_\_\_\_  
Applicant – Member's Signature

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

FOR CREDIT UNION USE ONLY	
CARD APPROVED	<input type="checkbox"/> PLATINUM <input type="checkbox"/> CLASSIC
APPROVED BY	DATE APPROVED / /
	AMOUNT APPROVED \$

## Interest Rates and Interest Charges

<b>ANNUAL PERCENTAGE RATE (APR) for purchases</b>	<b>11.90% Classic card</b> <b>8.90% Platinum card</b>
<b>APR for balance transfers</b>	<b>11.90%</b> Classic card <b>8.90%</b> Platinum card
<b>APR for cash advances</b>	<b>11.90%</b> Classic card <b>8.90%</b> Platinum card
<b>Paying interest</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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Federal Reserve Board credit card tips</b>	To learn more about factors to consider when applying for or using a credit card, visit <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

## Fees

<b>Set up and maintenance fees</b>	<b>None</b>
<b>Transaction fees:</b> <b>Foreign transactions</b>	Up to 1% of each transaction in U.S. dollars
<b>Penalty fees:</b> <b>Late payment</b> <b>Returned payment</b>	<b>\$17.00</b> <b>\$5.00</b>

**How we will calculate your balance:** We will use a method called “average daily balance (including new purchases)”. See your account agreement for more details.

**Billing rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**The information about the costs of the card described in this application is accurate as of 01/01/2012. This information may have changed after that date. To find out what may have changed, call 574.534.2506 or visit [interracu.com](http://interracu.com), or write Interra Credit Union, PO Box 727, Goshen, IN 46527.**