

Annual Percentage Rate (APR)	Standard MasterCard - 13.8% Gold MasterCard - variable rate see below.
Variable Rate Information	Your APR may change quarterly on the first day of the statement period beginning on or after January 1, April 1, July 1, and October 1. The variable APR is determined by adding 0 percentage points to the highest domestic prime rate most recently published in Money section of <i>USA Today</i> as of the first day of the immediately preceding month, but will never be less than 6% nor more than the highest rate permitted by law.
Grace Period for Repayment of Balance for Purchases	No finance charges will be imposed for purchases itemized on your statement if you pay the entire Balance in full within 25 days, provided; (a) your statement shows no previous balance; or (b) you paid the previous balance in full by the due date shown on the previous statement.
Cash Advances	No Transaction Fee imposed by the Credit Union.
Annual Fee	None
Balance Computation Method	Average daily balance (including new purchases).

*This form was printed as of 2/28/15 using information that was accurate as of that date, and is subject to change after that date. To find out if rates and fees have changed since that time, call us at 1-800-722-8224 or 585-343-5627.

TVFCU MasterCard Application



**10 JEFFERSON SQUARE
P.O. BOX 398
BATAVIA, NY 14021
585-343-5627
800-722-8224**

**Earn Bonus Points every time you use your TVFCU MasterCard!
With a TVFCU MasterCard, your options are ENDLESS!**



- ✓ Use your TVFCU MasterCard for cash advances at any Cirrus, NYCE and CO-OP ATM or financial institution that accepts MasterCard
- ✓ On-site credit union staff to assist you during credit union business hours
- ✓ Make payments at TVFCU
- ✓ Manage your TVFCU MasterCard by visiting www.EZCardinfo.com. Review your transactions and account info. It's fast, convenient, and "always on" 24 hours a day, 7 days a week!
- ✓ Redeem TVFCU MasterCard Bonus Points for name brand merchandise, travel rewards and cash!



Visit ScoreCardRewards.com and set up your profile in a few simple steps. Then, check your points earned and browse the catalog! Rewards points NEVER expire! Log in by going to: www.scorecardrewards.com

TONAWANDA VALLEY FEDERAL CREDIT UNION

MasterCard Credit Application

Standard MasterCard Gold MasterCard **Proof of Income Required.** **Credit Limit Requested: \$** _____

ACCOUNT # _____
 APPLICANT _____
 Present Address _____
 City/State _____ Zip _____
 How long _____ Own _____ Rent _____
 Previous Address _____
 City/State _____ Zip _____
 How long _____ Own _____ Rent _____
 Social Security No. _____
 Date of Birth _____ Telephone No. _____
 Email _____
 Present Employer _____
 How long _____ Phone _____ Annual Income _____
 Payment Frequency ____ weekly ____ biweekly ____ monthly
 NOTE: Alimony, child support, or other maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.
 Other Income _____ Source _____
 Previous Employer _____ How long _____

ACCOUNT # _____
 CO-APPLICANT _____
 Present Address _____
 City/State _____ Zip _____
 How long _____ Own _____ Rent _____
 Previous Address _____
 City/State _____ Zip _____
 How long _____ Own _____ Rent _____
 Social Security No. _____
 Date of Birth _____ Telephone No. _____
 Email _____
 Present Employer _____
 How long _____ Phone _____ Annual Income _____
 Payment Frequency ____ weekly ____ biweekly ____ monthly
 NOTE: Alimony, child support, or other maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.
 Other Income _____ Source _____
 Previous Employer _____ How long _____

I/WE ARE INDEBTED TO THE FOLLOWING CREDITORS:

Please list mortgage or rent payment, all bank or finance company loans, credit cards, installment contracts, medical bills and other outstanding debts. List any debts you may have co-signed. NOTE: All current debts must be listed. Credit information must be listed. Credit information is routinely checked and any debts discovered which are not listed below will delay or prevent the approval of this application.

NAME OF CREDITOR	ACCT. NO	IND/JT ACCT	BAL.	PMT.	NAME OF CREDITOR	ACCT. NO	IND/JT ACCT	BAL.	PMT.

Are you liable for alimony, child support or separate maintenance?
 If yes, what is the amount & frequency of pmts. _____
 Do you have any other loans or credit applications pending?
 If yes, provide creditor name(s) and dollar amt. _____

 Have you been denied credit in the last 6 months? _____
 Do you have any outstanding judgments against you? _____
 If yes, attach explanation.
 Have you ever declared bankruptcy? _____
 If yes, date of discharge _____
 Name of nearest relative not living with you.
 Name _____ Phone _____
 Address _____
 Personal Reference _____
 Address _____

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 If yes, what is the amount & frequency of pmts. _____
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 Name of nearest relative not living with you.
 Name _____ Phone _____
 Address _____
 Personal Reference _____
 Address _____

All statements made on this application are true and correct to the best of my knowledge. I understand that you will keep this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. If I ask, you will disclose whether you requested a credit report and, if so, the name and address of the agency giving it. I promise to pay all costs of collecting the amounts I owe the Credit Union under this agreement, including court costs and reasonable attorney fees.

Tonawanda Valley Federal Credit Union MasterCard Pledge of Shares

As a condition of opening a MasterCard credit card account for me at the Tonawanda Valley Federal Credit Union (hereinafter the "Credit Union"), I hereby grant you a security interest in my account number _____ and I hereby pledge to the Credit Union any and all funds on deposit in that account up to the balance owed on my MasterCard account. In the event of my default in payment of my MasterCard account, I expressly authorize the Credit Union to freeze and/or apply any shares of deposits I may have in the above-referenced account (and all sub-accounts) to the principal, finance charges, and any costs to expenses, including attorney's fees and costs of collection as outlined in the MasterCard disclosure section on default. 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 I have given you in my shares and deposits.

SIGNATURE OF MEMBER

DATE

SIGNATURE OF CO-APPLICANT

DATE