

## Credit Disclosure

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>13.9%</b>
APR for Balance Transfers	13.9%
APR for Cash Advances	13.9%
Paying Interest	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.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

### Fees

Set-up and Maintenance Fees Annual Fee	<b>NONE</b>
Application Fee	<b>\$10.00</b> (one-time fee)
Transaction Fees Balance Transfer Fee:	<b>NONE</b>
Cash Advance Fee:	<b>Up to \$5.00</b> <b>NONE</b>
Foreign Transaction Fee:	
Penalty Fees Late Payment Fee:	Up to \$25.00
Returned Payment Fee:	Up to \$25.00

### Other Disclosures

Late Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Pay-by-Phone Fee	<b>NONE</b>

### Periodic Rates

The Purchase APR is **13.9%** which is a daily periodic rate of **0.0244%**.

The Balance Transfer APR is **13.9%** which is a daily periodic rate of **0.0244%**.

The Cash Advance APR is **13.9%** which is a daily periodic rate of **0.0244%**.

**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.

Member must open a separate Pledge Savings account so funds can be placed on hold Credit limit equal to collected balance in Pledge Savings. Minimum credit limit of \$300.00 up to \$5,000.00  
Minimum payment 2% of outstanding balance or \$30.00, whichever is greater.



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Piedmont Atlanta Branch:  
Ph: (404) 605-3286  
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Piedmont Fayette Branch:  
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Piedmont Paces West Branch:  
Ph: (678) 505-8226  
Fax: (678) 540-3060

[www.piedmontplus.org](http://www.piedmontplus.org)



Visa® Platinum Secured Credit Card  
**FOR EVERYDAY LIFE**  
**Apply Today!**

STANDARD CARD RATE. • NO ANNUAL FEE. • NO BALANCE TRANSFER FEE.

# Visa® Platinum Secured Credit Card

Account Choice

- Visa® Platinum Secured Credit Card  
 You request Additional Card(s) in the name of: \_\_\_\_\_

## Applicant

Home Phone Number \_\_\_\_\_ Cell \_\_\_\_\_  
Account# \_\_\_\_\_ Daytime Phone Number \_\_\_\_\_  
Name \_\_\_\_\_ Secured Credit Limit Requested \$ \_\_\_\_\_  
Address \_\_\_\_\_ You must have verifiable income.  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ **Co-Applicant**  
Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Name \_\_\_\_\_  
Employer \_\_\_\_\_ How Long? \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Annual Salary \$ \_\_\_\_\_ How Long? \_\_\_\_\_  
Mortgage/Rent Payment \$ \_\_\_\_\_ Employer \_\_\_\_\_ How Long? \_\_\_\_\_  
Annual Salary \$ \_\_\_\_\_  
Complete for joint credit, secured credit or if you live in a community property state:  
 Married  Separated  Unmarried (Single-Divorced-Widowed)

**READ THIS STATEMENT BEFORE SIGNING.** By returning this application to the Credit Union, I/we promise that everything stated herein is correct to the best of my/our knowledge and that I/we authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. I/we understand that the Credit Union will rely on both the representations I/we make in this application and the contents of any credit report it obtains when deciding whether to grant the credit requested. I/we agree to immediately notify you of changes to any of the information provided in this application. I/we agree that my/our account will be subject to the terms and conditions of all applicable Agreement and Disclosure Statement that will accompany my Card(s) when issued; and that a photocopy or facsimile of this application shall be as binding as the original.

Authorized User/Card. I/we also request that an additional card be issued in the name of the Authorized User identified below. The undersigned specifically acknowledge their responsibility for all purchases and/or cash advances made by the Authorized User or anyone the Authorized User allows to use any card(s) issued in connection with the credit card account. The Borrower acknowledges his or her responsibility for all purchases and cash advances made or authorized by the Authorized User.

Applicant's Signature
Date
Co-Applicant's Signature
Date
Authorized User -- Print Name(s)

**SECURITY AGREEMENT AND PLEDGE.** By signing this application, acceptance or authorized use of any credit card(s) issued, I/we pledge our shares per any other agreements with the Credit Union to secure payment of my/our obligations on this account. Shares mean all deposits in any share savings, share draft, club, or other account(s), whether jointly or individually held, all of which are deemed "general deposits," for the purpose of your pledge. Additional Security: I/we understand that collateral securing other loans will secure this account; and that property purchased with my/our credit card(s) will also secure this account.

## Balance Transfer Option

Complete one transfer request for each credit card balance you would like to pay off. Please attach the payment coupon from your recent statement, showing remittance address and account number. The total value of the transfer requests cannot exceed your credit line. The accounts from which you transfer the entire balance will not be automatically closed after the transfer is complete. It is your responsibility to close the account(s), if you choose.

Account# _____	Account# _____
Credit Issuer _____	Credit Issuer _____
Issuer Address _____	Issuer Address _____
City _____	City _____
State _____ Zip _____	State _____ Zip _____
Amount to be transferred \$ _____	Amount to be transferred \$ _____