

Continued From Front Side	
Fees	
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available
Annual Fee	None
Additional Card Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars
Penalty Fees	
Late Payment Fee	Up to \$17 assessed ten (10) days after due date
Returned Payment Fee	Up to \$25

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

Information contained in this Credit Card Disclosure is accurate as of 4/15/2017 and is subject to change thereafter. To obtain more recent information, please call us at 1-317-352-0423.

All the convenience of a Visa card—and more.

With your Family Horizons Visa card, you get more than just a great credit card. You also get the added convenience of being able to pay bills online and access your account information any time of day or night.

Log into your Family Horizons Visa credit card account from anywhere you connect to the Internet and you can:

- check purchases
- get statements
- view payment information
- make payments

This password-protected online account service lets you manage all aspects of your Visa account from the privacy and comfort of your home or office.

Sign up for your online Visa account today.

It's quick, easy and only takes a few moments. Visit:

www.FamilyHorizons.com.



www.FamilyHorizons.com



Accounts insured up to \$250,000 by the U.S. Government.



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Member of the Co-op Shared Branch Network

Apply today!

CREDIT CARD APPLICATION

I intend to apply for Individual Credit
We intend to apply for Joint Credit

Applicant's Signature
Co-Applicant's Signature

Member Account #
Requested Card Product
Requested Credit Limit \$

APPLICANT INFORMATION

First Name Middle Initial Last Name Social Security # Date of Birth
Home Address City/State/Zip
Email Address Home Phone Cell phone
Do you Own Rent Name of Lender/Landlord Monthly Mortgage/Rent \$ How Long? Years Months
Current Employer Are you Self Employed Yes No Position/Job Title
Employer Address City/State/Zip
Employer Phone Length of Employment: Years Months Net Monthly Income \$ *Other Income \$
Name of Nearest Living Relative/Friend Relationship Phone
Mother's Maiden Name Are You a U.S. Citizen? Yes No

CO-APPLICANT INFORMATION

First Name Middle Initial Last Name Social Security # Date of Birth
Home Address City/State/Zip
Email Address Home Phone Cell phone
Do you Own Rent Name of Lender/Landlord Monthly Mortgage/Rent \$ How Long? Years Months
Current Employer Are you Self Employed Yes No Position/Job Title
Employer Address City/State/Zip
Employer Phone Length of Employment: Years Months Net Monthly Income \$ *Other Income \$
Name of Nearest Living Relative/Friend Relationship Phone
Mother's Maiden Name Are You a U.S. Citizen? Yes No

A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The credit union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct. If this application is approved and a credit card(s) is issued, the undersigned applicant(s), by signing, using or permitting another to use the credit card(s), agree that the applicant(s) will be bound by the terms and conditions accompanying the credit card(s) and all amendments. Your signature(s) must appear below before we can process your application.

I understand that if I do not qualify for the Visa product selected above, I will be notified if I was approved for another option or was disapproved. I agree that I/we are giving a security interest in the member share account listed above and all sub accounts and deposits as security for this loan.

Applicant's Signature Date
Co-Applicant's Signature Date

FOR CREDIT UNION USE ONLY
Credit Limit \$ Approved By Member CU Acct #

Interest Rates and Interest Changes

Annual Percentage Rate (APR) for Purchases	Gold – A) 10.9% Classic – B) 13.9% based on your creditworthiness
APR for Balance Transfers	A) 10.9% B) 13.9%
APR for Cash Advances	A) 10.9% B) 13.9%
How to Avoid Paying Interest on Purchases	You have at least 25 days after the close of each statement period to pay your balance in full without being charged interest. There is no grace period for cash advances.
Minimum Interest Charge	None
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://www.consumerfinance.gov/learnmore

The minimum monthly payment for the Gold rate is 3% of your total new balance or the overlimit amount, whichever is greater, but not less than \$25 plus the amount of any unpaid prior payments due, and the minimum monthly payment for the Classic rate is 3% of your total new balance or the overlimit amount, whichever is greater, but not less than \$10 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due the 9th of every month.

How we will calculate your balance: Family Horizons uses a method called “average daily balance (including current transactions).” See your account agreement for more details.

SEE BACK for more important information about your account.