



PLATINUM VISA® CREDIT CARD APPLICATION



Fixed - Platinum Visa® Rewards Variable - Platinum Visa® Cashback Rewards SHARE SECURED (circle) Platinum Rewards or Cashback Rewards

Applicant Information			
Applicant Name:			Date of Birth:
Member#:	Address:		
SSN:	Previous Address:		
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Payment: \$	Home Phone:	Cell Phone:
Employer:	Work Phone:	Length of Employment:	
Employer Address:			
Gross Monthly Income: \$	Other Income: \$	Job Title(s)	

Co-Applicant Name: <small>(Not required for individual accounts)</small>			Date of Birth:
SSN:	Address: <small>(if different than above)</small>		
Employer:	Cell Phone:	Length of Employment:	
Employer Address:			
Gross Monthly Income: \$	Other Income: \$	Job Title(s)	

Other Information			
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Creditor:	Balance: \$	Monthly Payment: \$
Nearest Relative: <small>(Not living with you)</small>		Relative's Phone:	
Relative's Address:			
Line of Credit Requested: \$		Additional Authorized User: <small>(Other than Co-Applicant)</small>	

Transfer Balances			
<input type="checkbox"/> Yes, I want to transfer the following credit card balances to Bridge Credit Union (Allow 2 weeks for balance transfers):			
Name of Creditor	Address	Account #	Amount to Transfer
			\$
			\$
			\$

Share Secured (If Applicable)			
<input type="checkbox"/> Yes, I grant Bridge Credit Union security interest to my shares and/or certificates to secure my Bridge VISA® credit card account. I understand that if I should default, I authorize Bridge Credit Union, Inc. to apply these shares to pay any amounts owed on my VISA® credit card account and under the VISA® credit card agreement.			
Member Name(s):	Account Number:	Signature:	Secure Amount:

By signing below, you certify that all the information is true and accurate. You authorize Bridge Credit Union, Inc., to make inquiries to verify this 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 Bridge Credit Union, Inc. You agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to you if this application is granted. Receipt of such agreement and acceptance of such terms is to be conclusively presumed by your use of the product. If this is a joint application, 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 payment, or other defaults on your account may be reflected in your credit report. You agree, as a condition of this Account, to grant us a security interest in all of your rights, titles, and interest in any and all amounts you have on deposit in accounts with us or shares on deposit with us or any dividends due you from us, unless prohibited by applicable law. This security interest is given to us as security for the payment and performance of all obligations and indebtedness now or hereafter owing by you to us under your primary share account.

X _____ Date X _____ Date
Signature of Applicant Signature of Co-Applicant

Bridge Credit Union, Inc.

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VISAAPPLICATION2014



**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Variable N/A Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 10.24% to 22.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum N/A Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 12.40% to 21.40%, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum Variable 1.90% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 10.24% to 22.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 1.90% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 12.40% to 21.40%, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum Variable 15.24% to 24.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 15.40% to 24.40%, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Visa Platinum Variable None</p> <p>Visa Platinum None</p>
How to Avoid Paying Interest on Purchases	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.
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.

Fees	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account through the promotional period following the opening of your account. Any existing balances on Bridge Credit Union, Inc. loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: 01/14/2019
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Variable and Visa Platinum are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$5.00.

Statement Copy Fee:

\$5.00.

Pay-by-Phone Fee:

\$10.00 per \$500.00 paid.