

Reward yourself with the money saved from no annual fees and our low-interest rates rather than counting points that may never be used!

## **APPLY TODAY!**

Apply for a Visa Classic Credit Card today to start achieving your financial goals!

Easily submit your application:

- At mvfcu.coop/visaclassic
- By phone at 1-800-976-5198
- At any of our Community Offices
- By mail: 1020 S. Bailey St. Palmer, AK 99645
- By fax: 907-745-6893



INTER	ST RATES AND INTEREST CHARGES
Annual Percentage Rate (APR) for Purchases	<b>11.75%</b> to <b>14.75%</b> , based on your creditworthiness when you open your account. This APR will vary with the market based on the U.S. Prime Rate.*
APR for Cash Advances and Balance Transfers	<b>11.75%</b> to <b>14.75%</b> , based on your creditworthiness when you open your account. This APR will vary with the market based on the U.S. Prime Rate.*
Paying Interest	Your due date is approximately 30 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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 Proctection Bureau at: consumerfinance.gov/learnmore.
	FEES
Annual Fee	None
Transaction Fees	CashForeign Transaction Fee:Advance Fee:2% of the US dollar amount\$5 per dayof the foreign transaction.
Penalty Fees	LateReturn Item Charge:Payment Fee:Refer to current MVFCUUp to \$15Fee Schedule.
Replacement Card Fee	\$10 per card
Statement Copy Fee	\$2.50 per statement
	OTHER CARD INFORMATION
<b>CREDIT</b>	Ask a Representative today about Credit
Companion	Companion, a feature made available to Visa Classic card holders!
How Your Balance Is Calculated	
Companion How Your Balance	Classic card holders! We use a method called "average daily
Companion How Your Balance Is Calculated	Classic card holders! We use a method called "average daily balance" (including new purchases). Information on your rights to dispute transactions and how to exercise those rights is
Companion How Your Balance Is Calculated Billing Rights	Classic card holders! We use a method called "average daily balance" (including new purchases). Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

\* The APR is based on the US Prime Rate of 7.75% as of 12/1/2024. We add a margin of between 4.0% and 7.0% to determine your APR, we will not advance the rate beyond 2% per year. The APR is established on an annual basis. The above rates and fees are effective as of 1/16/2025.



## MATANUSKA VALLEY FEDERAL CREDIT UNION

REV 1/16/2025

VISA CLASSI APPLI	VISA CLASSIC CREDIT CARD APPLICATION
Name:	Account Number:
SSN: Date of Birth:	Number of Dependents:
Mailing Address:	City:State:Zip:
Physical Address:	City: State: Zip:
How long at Current Address: Years: Months: Contact Number:	Email:
	Date of Hire:
Occupation:	Monthly Income:
Monthly Mortgage or Rent Payment:	How did you hear about this product or promotion?
	Additional information may be requested.
<b>CO-APPLICANT</b> (not required if applying individually)	
Name:	Account Number:
SSN: Date of Birth:	Aumber of Dependents:
Mailing Address:	City:State:Zip:
Physical Address:	City:State:Zip:
How long at Current Address: Years:	 Email:
Employer:	Date of Hire:
Occupation:	Monthly Income:
Monthly Mortgage or Rent Payment:	Additional information may be requested.
PLEASE READ BEFORE SIGNING: I certify that everything I have stated on this Loan Applics named in this application and from any credit reporting ag or not it is approved. By signing below, I acknowledge rece Classic Credit Card Agreement which shall govern my acco forge a document to induce a federal credit union to grant	PLEASE READ BEFORE SIGNING: I certify that everything I have stated on this Loan Application is correct. Verification may be obtained from any source named in this application and from any credit reporting agency. I understand that you will keep this application whether or not it is approved. By signing below, I acknowledge receipt of and agree to be bound by the terms of the MVFCU Visa Classic Credit Card Agreement which shall govern my account. CAUTION: It is a federal crime to give false information or forge a document to induce a federal credit union to grant a loan. (Title 18 Sec. 1014 of the U.S. Code).
Applicant Signature:	
Co-Applicant Signature:	Date:

