



Reward yourself by building a better financial future 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

CONTACT US
WWW.MVFCU.COOP



INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	11.25% to 14.25% , 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	11.25% to 14.25% , 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.

FEES	
Annual Fee	None
Transaction Fees	<i>Cash Advance Fee:</i> \$5 per day <i>Foreign Transaction Fee:</i> 2% of the US dollar amount of the foreign transaction.
Penalty Fees	<i>Late Payment Fee:</i> Up to \$15 <i>Return Item Charge:</i> Refer to current MVFCU Fee Schedule.
Replacement Card Fee	\$10 per card
Statement Copy Fee	\$2.50 per statement

OTHER CARD INFORMATION	
CREDIT Companion	Ask a representative today about Credit Companion, a feature made available to Visa Classic card holders!
How Your Balance Is Calculated	We use a method called "average daily balance" (including new purchases).
Billing Rights	Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.
ATM Daily Limit	\$500 daily limit and 10 transactions per day.
Daily Spending Limits	\$5,000 daily limit and 10 transactions per day.

* The APR is based on the US Prime Rate of 8.50% as of December 1, 2023. 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 1/16/2024

VISA CLASSIC CREDIT CARD APPLICATION
NO ANNUAL FEE AND LOW INTEREST RATES!



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: _____

Employer: _____ Date of Hire: - -

Occupation: _____ Monthly Income:

Monthly Mortgage or Rent Payment:

Credit Limit Requested: \$

How did you hear about this product or promotion?

Additional information may be requested.

CO-APPLICANT (not required if applying individually)

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: _____

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 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: _____ Date: - -

Co-Applicant Signature: _____ Date: - -

