



A good credit score is important. Grow, strengthen, or establish your credit history with a Visa Secured Credit Card from Matanuska Valley Federal Credit Union! It works like a credit card, but it is secured with funds held in your Share Savings Account.

APPLY TODAY!

Apply for a Visa Secured Credit Card today to by conveniently submitting 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	16.75% This APR will vary with the market based on the U.S. Prime Rate.*
APR for Cash Advances and Balance Transfers	16.75% 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 Protection Bureau at: consumerfinance.gov/learnmore .
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.
<i>For more information about rates and fees, please refer to the most recent Fee Schedule and Visa Credit Card Agreement.</i>	
OTHER CARD INFORMATION	
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.
* The APR is based on the US Prime Rate of 7.75% as of Dec. 1, 2024. While we add a margin of 9.0%. Regardless of changes in the index, the APR will not increase more than 2% per year.	
<i>The above rates and fees are effective as of 1/16/2025</i>	

**VISA
SECURED
CREDIT CARD
APPLICATION**
GROW, STRENGTHEN, AND
ESTABLISH CREDIT



VISA SECURED CREDIT CARD APPLICATION



Name: _____ Account Number:

SSN: - -

Mailing Address: _____ City: _____ State: _____ Zip: _____

Physical Address: _____ City: _____ State: _____ Zip: _____

Contact Number: - Email: _____

Credit Limit Requested: \$

How did you hear about this product or promotion?

Additional information may be requested.

PLEASE READ BEFORE SIGNING:

I certify that everything I have stated on this Visa Credit Card 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 Credit Card Agreement which shall govern my account. I authorize the hold of requested limit within my Share Savings (Share ID 99). 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: - -

RECENTLY CHANGED YOUR CONTACT INFORMATION? PLEASE UPDATE US!

Email Address: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Home Ph: _____ Work Ph: _____ Mobile Ph: _____

Accounts Affected:



MATANUSKA VALLEY
FEDERAL CREDIT UNION