

WCCU PLATINUM VISA® CREDIT CARDS

WCCU offers VISA® Credit Cards to meet all of your credit needs. Every WCCU VISA® Credit Card comes with a low rate, no hidden fees and an easy balance transfer option.

WCCU Low Rate Platinum VISA® Credit Card

- **0.00%** introductory APR* for new cardholders on purchases and balance transfers for first fifteen months
- Currently at a low rate of **10.15%** variable APR* for cash advances
- Credit lines from \$500 to \$25,000

WCCU Rewards Platinum VISA® Credit Card

- **0.00%** introductory APR* for new cardholders on purchases and balance transfers for first fifteen months
- Currently at a low rate of **11.15%** variable APR* for cash advances
- Earn points for each purchase you make redeemable for airline travel, merchandise and cash through CURewards Mall (cash may be used to pay your Credit Card bill, transferred into a WCCU deposit account or donated to charity)
- Earn 2x points when purchases are made in Washington County, RI and New London County, CT
- Credit lines from \$500 to \$25,000

WCCU VISA® Credit Card Benefits:

- No Annual Fee
- Low Interest Rate
- Easy Balance Transfers
- 24 Hour ATM Access for Cash Advances
- Accepted Worldwide
- Emergency Card Replacement
- 24 Hour Member Service
- Free Travel and Accident Insurance up to \$100,000 of Coverage

Card Payment Options:

- Online Anytime
- Automatic Transfer
- Telephone
- In Branch

*See tables on back for more details about rates, fees, and other important cost information.

WCCU PLATINUM VISA® CREDIT CARD APPLICATION

Select which WCCU VISA® Credit Card will suit your needs best:

- Low Rate Platinum Rewards Platinum

Member # _____		
Name (Last, First, MI) _____		
Date of Birth _____	Social Security Number _____	
Mothers Maiden Name _____		
Residential Address (Required) _____	PO Box _____	
City _____	State _____	Zip _____
Home Phone _____	Mobile Phone _____	
Years at Address _____	Email Address _____	
Employer Name _____	Date of Employment _____	
Work Phone _____	Annual Salary _____	
Other Income** _____		
Mortgage Payment _____	Mortgage Holder _____	Current Rate _____
Major Credit Cards _____	Total Payments _____	
<input type="checkbox"/> VISA® <input type="checkbox"/> MasterCard®	<input type="checkbox"/> American Express® <input type="checkbox"/> Discover®	
Other Loans _____	Total Payments _____	

ADDITIONAL CARDHOLDER

- Joint Cardholder Authorized Cardholder

Note: if this is an application for joint credit, Borrower and Coborrower each agree that we intend to apply for joint credit.

Name (Last, First, MI) _____		
Date of Birth _____	Social Security Number _____	
Residential Address (Required) _____		
		PO Box _____
City _____	State _____	Zip _____
Home Phone _____	Mobile Phone _____	

**NOTICE - Alimony, child support, or separate maintenance income need not be revealed if the applicant(s) does not choose to have it considered for repaying this loan.

BALANCE TRANSFER

Here's a Great Idea: Qualifying members can transfer their other outstanding credit card balances (from other financial institutions) over to a lower interest WCCU VISA® Credit Card up to their approved credit card limit. **To take advantage of this offer, just complete the form and sign!**

I hereby authorize WCCU to debit my WCCU Platinum VISA® Credit Card with the amount(s) listed below, and pay each such amount to the card issuer(s) as indicated. If the total amount(s) to be paid exceed(s) the approved credit line, these amount(s) are to be paid in order listed.

Card Issuer _____	Pay Off Amount _____	
Payment Address _____		
City _____	State _____	Zip _____
Account # _____		
Card Issuer _____	Pay Off Amount _____	
Payment Address _____		
City _____	State _____	Zip _____
Account # _____		

Balance transfers may take 2-4 weeks to process. You may need to make interim payments on these credit card accounts. Balance transfers from another WCCU loan or credit card are not permitted.

WCCU PLATINUM VISA® CREDIT CARD CARDHOLDER DISCLOSURE AND AGREEMENT

I understand and agree that a consumer credit report may be requested from one or more consumer reporting agencies (credit bureaus) in connection with this application. Subsequent consumer credit reports may be requested or used in connection with any update, renewal, extension, or collection of the credit requested by this application. If I request, I will be informed whether any consumer report was requested and, if so, of the name and address of the consumer reporting agency which furnished the report. Also I agree that you may exchange with others credit information about me in connection with this application and any credit WCCU extends me. If WCCU accepts this application, I agree to read the WCCU Platinum VISA® Credit Card Cardholder Disclosure and Agreement that will be sent in the mail prior to the cards arrival. Use of the Card or the Account will signify acceptance of these terms. I agree to be obligated under its provisions and bound by its terms, as amended from time to time, upon first use of the credit card by me.

Signature of Applicant _____	Date _____
Signature of Joint Applicant or Authorized Cardholder _____	Date _____

PAYMENT PROTECTION PLAN

At this time, you may enroll in the optional Payment Protection Plan. This program provides Life, Disability and Involuntary Unemployment protection to the Primary Insured Cardholder (the Primary Applicant). The Life Insurance will pay your unpaid balance at time of loss up to \$10,000 if you or your insured Co-Cardholder should die. The Disability and Involuntary Unemployment insurance will make a monthly benefit payment to your account if you become totally disabled or become involuntarily unemployed for more than 30 consecutive days. The cost for this protection is 59¢ per \$100 of your ending monthly balance and it is automatically added to your statement each month. Enrollment is voluntary and you are free to cancel at any time.

All benefits are based on the amount on your account balance at the time of loss and do not include any amounts added (including insurance charges) to your account after your loss. The monthly benefit payment will be calculated by multiplying your account balance on the date of loss by the minimum payment percent required by the creditor. The monthly benefit payment may not be enough to pay the required minimum monthly payment on your account.

Life and Disability benefits are based on your account balance at the time your loss occurs and are payable up to that balance or \$10,000, whichever is less. Life benefits are not payable for suicide within 6 months of the effective date. Involuntary Unemployment benefits are limited to 9 monthly benefit payments per payable claim. Benefits are not payable for total disability which is the result of normal pregnancy or childbirth (disability due to childbirth is covered in AL, FL, IA, OR, NC, NJ, PA, UT and VA); any intentionally self-inflicted injury; or a pre-existing medical condition (as defined in your certificate). In all states, you must be employed on a full-time basis for at least 30 hours per week at the time of loss to be eligible for Unemployment benefits. All coverage terminates at age 71.

This program is offered, administered and underwritten by Central States Indemnity Co. of Omaha and also underwritten by Central States Health & Life Co. of Omaha, both of Omaha, Nebraska. For more information about this insurance program or to file a claim, call toll-free 1-800-445-6500.

Initial below to protect your credit card account balance in the event of Death, Disability or Involuntary Unemployment by enrolling in the Payment Protection Plan offered by Central States Indemnity Co. of Omaha. You are eligible for Involuntary Unemployment Insurance only if you are employed on a full-time basis for at least 30 hours per week at the time of loss. Your Co-Cardholder is not eligible for Disability or Involuntary Unemployment Insurance. I understand the cost is 59¢ per \$100 of my ending monthly balance, enrollment is voluntary and I am free to cancel at any time. This coverage ends at age 71. I acknowledge that I have read the insurance disclosures contained on this application. **Payment Protection is voluntary and not required to obtain a WCCU Platinum VISA® Credit Card.**

Initials of Applicant _____	Date of Birth _____
Initials of Joint Applicant or Authorized Cardholder _____	Date of Birth _____

IMPORTANT INFORMATION - PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

***SUPPLEMENT TO WCCU LOW RATE AND REWARDS PLATINUM VISA® CREDIT CARD CARDHOLDER DISCLOSURE AND AGREEMENT.**

Special Note: Introductory Annual Percentage Rate on Balance Transfers - The interest rate which will apply to balance transfers during the first fifteen (15) months following the opening of your account is a special introductory rate and is not based on the index and margin which are set forth in the WCCU Low Rate & Rewards Platinum VISA® Credit Card Cardholder Disclosure and Agreement. The special introductory ANNUAL PERCENTAGE RATE is 0.00% which corresponds to a Daily Periodic Rate of 0.000000%. Beginning in the billing cycle which next follows the expiration of the fifteen (15) month introductory rate period, the variable annual percentage rate described in your WCCU Low Rate & Rewards Platinum VISA® Credit Card Cardholder Disclosure and Agreement will apply to any existing and new transferred balances. The ANNUAL PERCENTAGE RATE which would have applied using the margin and index in effect on January 1, 2019 is 10.15% - 20.15% which corresponds to a Daily Periodic Rate of 0.0278082% - 0.055205%.

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases and Balance Transfers	A fixed introductory APR of 0.00% will apply through the first fifteen billing cycles of your account. After that, your variable APR will be 10.15% - 20.15% (as of 1/1/2019). This APR will vary with the market based on Wall Street Prime & credit worthiness.**
APR for Cash Advances	Your variable APR will be 10.15% - 20.15% (as of 1/1/2019). This APR will vary with the market based on Wall Street Prime & credit worthiness.**
Penalty APR and When It Applies	Up to 21.00% . This APR may be applied to your account if you: (1) Fail to make the minimum payment by the payment due date; (2) Exceed your Cash Advance Limit on your Total Credit Limit; (3) Provide false information to us; (4) Use the Account for an illegal transaction; (5) Do not pay debts (including other accounts with us) when due; (6) Make a payment that is returned or dishonored, or; (7) Fail to keep a promise under the agreement or we believe you will not keep a promise, including making payments. Introductory APR will be revoked if any of the above occurs. How Long Will the Penalty APR Apply? If your APRs are increased due to any default (as described above), the Penalty APR will be effective until six (6) consecutive payments are made on time.
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 interest on purchases if you pay your entire balance by the due date of each month. You will pay interest on Cash Advances, Balance Transfers and Convenience Checks from the transaction date, unless promotional terms apply.
Minimum Interest Charge	There is no minimum interest charge.
For Credit Card Tips from the 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 https://www.consumerfinance.gov/learnmore.

FEES

Annual Fee	None
Transaction Fees: Balance Transfer	Either \$10 or 2.90% of the amount of each transfer, whichever is greater, through the first fifteen (15) billing cycles then none.
Cash Advance Foreign Transaction	Either \$10 or 3% of the amount advanced, whichever is greater. 1% of the U.S. dollar amount of transactions in a foreign country.
Penalty Fees: Late Payment Returned Payment Over limit Fee	Up to \$35 Up to \$25 None

Right to Change Terms: We may change APRs, fees, and other Account terms in the future based on your experience with Westerly Community Credit Union as provided under the Cardholder Agreement and applicable law.

How we will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).

How we Apply Your Payments: We apply your minimum payment to balances with the lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

Can We Increase Interest Charges And Fees? We may increase your interest charges for new transactions and your fees after the first year of the account. We may change any other terms of your account at any time. We will give you notice of any changes as required by law.

****How Do We Calculate Variable Rates:** Variable rates may change quarterly based upon the movement in the highest prime rate as published in the Wall Street Journal (the "Prime Rate") on March 15th, June 15th, September 15th and December 15th of each year (the "index dates"). We add 4.90% - 14.90% to the Prime Rate on each index date to determine the Purchases/Balance Transfers/Cash Advance APR. A change in the APR resulting from a change in the index on any of the above index dates will be effective as of the beginning of your billing period in the May, August, November or February next following that index date. The Prime Rate as of December 15, 2018 was 5.25%.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Cardholder Agreement.

How Do We Calculate the Interest Charge: The Interest Charge for a billing cycle is computed by applying the applicable periodic rate to the "average daily balance" of your Purchases Account (which includes balance transfers). To get the average daily balance, we take the beginning balance of your Purchases Account each day, add any new purchases, cash advance, or balance transfers, and subtract any payments, credits, unpaid periodic interest charges and other unpaid fees and charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. Finally, we multiply the average daily balance by the daily periodic rate (the APR divided by 365) and the number of days in the billing period. (Rev. 12/15/18)

Please complete the application and submit it to one of our four branch locations.

122 Granite St. • Westerly, RI 02891

244 Post Rd. • Westerly, RI 02891

64 Kingstown Rd. • Wyoming, RI 02898

4979 Tower Hill Road • Wakefield, RI 02879

If you have any questions, please call us at 401.596.7000.

To apply online visit us at www.westerlyccu.com.



Are you trying to find money in your budget to renovate your home, buy a car, save for your children's education, start an emergency fund or save for your retirement? WCCU can help!

Take the Challenge

To Be Financially Successful.

Get started today by filling out a "Take the Challenge" financial worksheet at one of our branches or online at www.westerlyccu.com!

Insured by NCUA.

WCUM-6180 1/19

WCCU VISA® Credit Cards

Information & Application

Low Rate Platinum VISA® Credit Card

Rewards Platinum VISA® Credit Card

Ask about our Secured & Business Platinum VISA® Credit Cards.

Westerly Community Credit Union

Westerly ~ Richmond
South Kingstown

www.westerlyccu.com
401.596.7000

Helping our members achieve financial success!