



.Freedom Challenge Visa Card

FC encourages wise stewardship and does not promote indebtedness.

Complete and fax to 909.599.5685 or mail to Christian Community Credit Union, P.O. Box 9001, San Dimas, CA 91773, or email info@myCCCU.com. Questions? Call 844.9FC.VISA (844.932.8472).



The Card that Helps Transform Lives

Christian Community Credit Union donates to Freedom Challenge (FC).

- Donation to FC for every purchase
- \$100 donation to FC for each card approved

- **No Annual Fee**
- **0% APR†** introductory rate on purchases for 12 months. After that, 13.15% to 18.00% based on creditworthiness.
- **0% APR†** for 12 months on balance transfers.
- **Earns Rewards***
 1. Receive up to 10,000 bonus points for travel, merchandise, gift cards & more
 2. Earn double points for donations to FC and many churches

See reverse for terms, disclosures and card benefits.

IMPORTANT! Must be 18 years of age or older to apply. The CARD Act rules prohibit creditors from issuing a credit card to a consumer under the age of 21, unless he or she has obtained the signature of a co-signer, grantor or joint applicant who is at least 21 and has the means to repay the debt and agrees to joint liability; or, if under the age of 21, applicant must provide information indicating that he or she has the ability to make the required payments.

1 Credit Union Membership Eligibility (Check all that apply)

Group Code: _____

The FC Signature Rewards Visa is issued by Christian Community Credit Union, a membership organization that provides financial services to help you manage your money in a God-honoring way and where your money is at work building God's Kingdom. You can qualify for membership in one of two ways:

- 1. Through Your Church or Ministry** – if you are affiliated with a Christian ministry (including many Protestant Christian churches and schools) that is within Christian Community Credit Union's field of membership. You may be a member, regular attendee, employee, missionary, or student/alumnus.
- 2. Through Your Family** – if you are a relative of a current member of Christian Community Credit Union. Relatives include: spouse, father/mother (and in-laws), brother/sister (and in-laws), son/daughter (and in-laws), grandparent, grandchild, aunt, uncle, niece, nephew or cousin.

I am a Christian Community Credit Union member. Member Number: _____

Affiliation: I am a/an: Member Regular Attendee Employee Missionary Alumnus/Student Other _____
 Of (School/Church/Organization): _____ Denomination/Affiliation (if known): _____
 City: _____ State: _____

Family: I am a relative of a Christian Community Credit Union member:
 Name: _____ Relationship: _____ Phone: _____

For more information about your membership eligibility, visit myCCCU.com/membership or call 800.347.CCCU (2228).

How did you hear about us? Family Friend Work CCCU Rep NAME _____ Event/Presentation NAME _____
 Church School Mail Magazine NAME _____ Newspaper NAME _____
 Radio STATION _____ Online _____ Other _____

2 Member Information

Account Type: Individual Joint

Name: _____
 Social Security No.: _____ Date of Birth: _____
 Driver License No.: _____ Exp: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Length of Residency: _____ Mother's Maiden Name: _____
 eMail: _____ Home Phone: _____ Primary Secondary
 Mobile Phone: _____ Primary Secondary Work Phone: _____ Primary Secondary
 Current Employer: _____
 Date Employed: _____ Gross Monthly Income: \$ _____
 Other Income Source: _____ Per Month: \$ _____
 Rent Mortgage Payment: \$ _____

Co-Applicant Information Required for Joint Account

Name: _____
 Social Security No.: _____ Date of Birth: _____
 Driver License No.: _____ Exp: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Length of Residency: _____ Mother's Maiden Name: _____
 eMail: _____ Home Phone: _____ Primary Secondary
 Mobile Phone: _____ Primary Secondary Work Phone: _____ Primary Secondary
 Current Employer: _____
 Date Employed: _____ Gross Monthly Income: \$ _____
 Other Income Source: _____ Per Month: \$ _____
 Rent Mortgage Payment: \$ _____

3 Balance Transfer

0% APR introductory balance transfer rate for 12 months!

Yes! I want to save time and money with one low monthly payment. Transfer the following balance/s from my high-rate account/s to my low-rate FC Visa Card. 0% APR for 12 months is only valid when balances are transferred during the first 60 days of account open date. Thereafter, our variable APR is between 13.15% to 18.00% based on creditworthiness. Balance transfers are cash advances with no grace period on finance charge. 0% APR does not apply to other Christian Community Credit Union credit cards and loans. A balance transfer fee of 2% with a minimum of \$5.00 will apply.

Card Issuer: _____
 Card Account No.: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Transfer Amount (\$500 minimum): \$ _____

The minimum monthly payment on this card is 3% of the outstanding balance, which may be higher than the payment on the account you are transferring.

4 Authorization

Credit Limit Desired	The minimum credit limit on a Signature card is \$5,000. If you do not qualify, a Visa Rewards card will be issued.	I agree to the conditions on the reverse side of this form and to be bound by each of the terms of the credit card agreement, including arbitration. I certify that I'm eligible to apply based on the relationship stated above. I will also automatically become a member of the Credit Union and will receive exclusive membership benefits.	
\$			
Applicant Signature	Date	Co-Applicant Signature	Date
X		X	

I am interested in receiving information about credit life and credit disability insurance.

The following information is provided pursuant to the Truth-in-Lending Act/Regulation Z.

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the agreement and applicable law. We may change them based on information in your credit report, market conditions, and business strategies.

INTEREST RATES AND FEES UNDER THIS CREDIT CARD ACCOUNT	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for purchases during the first 12 months. After that, 13.15% to 18.00% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfer	0% introductory APR for 12 months when balances are transferred during the first 60 days of open date. After that, 13.15% to 18.00% . Your APR will vary with the market based on the Prime Rate.
APR for Cash Advance	13.15% to 18.00% . This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	In order to avoid a finance charge on purchases made since your last statement date, you must pay the total new balance shown on your statement within 25 days of the statement closing date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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 Web site of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

FEES	
Annual Fee	None
Membership Fee	None
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	2% of the amount transferred with a \$5.00 minimum. 2% of the amount advanced with a \$5.00 minimum. 1% of the U.S. dollar amount of each transaction made in a foreign currency or made in U.S. dollars that is processed outside the United States. This fee will be in addition to any other applicable fee.
Penalty Fees Late Payment Returned Payment	Up to \$15.00 when minimum monthly payment is not received by 15 days after due date. Up to \$25.00 .

*APR= Annual Percentage Rate. **How We Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your account agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Notice to Applicant: The following applies if you are not already a member of Christian Community Credit Union. I hereby apply for membership in Christian Community Credit Union with this application and certify that I qualify for membership based on the relationship stated in section 1. I further understand that to continue my membership in the Credit Union, I must maintain this credit card account relationship or separately establish a member savings account should I discontinue this credit card account. Credit Union membership is not required for spouse as a joint applicant.

***Rewards:** Receive up to 10,000 bonus points on purchases: 5,000 when you're approved and up to 5,000 more with double points for the first six months on any purchase. After the first six months, double points only apply to donations to churches and many ministries with IRS Merchant Category Code 8661 and are subject to change without notice. Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five.

Credit Card Agreement and Federal Truth-in-Lending Disclosure: By my/our signatures I/we acknowledge that I/we will be bound by all the terms and conditions of the credit card agreement and Truth-in-Lending statement which will be provided later with or before issuance of cards. If upon receipt and review of said credit card agreement and Truth-in-Lending statement, I/we do not agree to be so bound upon receipt of any credit card issued pursuant to this application, I/we will render same unusable by cutting in half and will return it to the Credit Union with notice of my/our intention.

I/we also warrant the accuracy and completeness of information I/we have supplied herein, acknowledge that the Credit Union will rely on same in determining to extend credit, authorize the Credit Union to verify said information by any means, and report performance under this account to any credit reporting agency.

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

Note: This form was printed on, and the information herein is current as of December 21, 2018.