

Rebuild your credit with a VISA® Platinum Secured!

- Low rate of 17.99% APR*
- \$0 Annual Fee
- Credit limit up to \$5,000 based on your secured funds
- Travel insurance benefits

Purchases	Annual Fee
17.99% APR*	\$0

APPLICANT INFORMATION

MEMBER NAME _____

(\$) AMOUNT TO SECURE CARD _____

ADDRESS _____

CITY, STATE, ZIP _____

EMAIL ADDRESS _____

HOME PHONE NUMBER _____ CELL PHONE NUMBER _____

DATE OF BIRTH _____ SOCIAL SECURITY NUMBER _____

RENT OWN

MONTHLY PAYMENTS (\$) _____ LENGTH OF RESIDENCE _____

EMPLOYER _____

LENGTH OF EMPLOYMENT _____

GROSS INCOME (\$) _____ MONTHLY YEARLY

OTHER INCOME (\$) _____ MONTHLY YEARLY

MOTHER'S MAIDEN NAME _____

(Alimony, child support and maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

PARENT/GUARDIAN/CO-APPLICANT INFORMATION

MEMBER NAME _____

ADDRESS _____

CITY, STATE, ZIP _____

EMAIL ADDRESS _____

HOME PHONE NUMBER _____ CELL PHONE NUMBER _____

DATE OF BIRTH _____ SOCIAL SECURITY NUMBER _____

RENT OWN

MONTHLY PAYMENTS (\$) _____ LENGTH OF RESIDENCE _____

EMPLOYER _____

LENGTH OF EMPLOYMENT _____

GROSS INCOME (\$) _____ MONTHLY YEARLY

OTHER INCOME (\$) _____ MONTHLY YEARLY

MOTHER'S MAIDEN NAME _____

(Alimony, child support and maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

All of the information I/we have provided COPFCU in this application is correct and complete. I/We also authorize COPFCU to verify or obtain further information the Credit Union may deem necessary concerning my/our credit standing including information about any accounts granted to consumer reporting agencies and other proper parties. I/We am/are contractually liable according to the applicable terms and conditions of the COPFCU Credit Card Agreement enclosed with this application.

APPLICANT'S SIGNATURE _____ DATE _____

CO-APPLICANT'S SIGNATURE (IF APPLICABLE) _____ DATE _____

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	17.99%
APR for Balance Transfers	17.99%
APR for Cash Advances	17.99%
Penalty APR & When It Applies	No penalty APR is charged.
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 each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer Fee	Either \$5 or 2% of the amount of each transfer, whichever is greater.
Cash Advance Fee	\$5 for each cash advance.
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Penalty Fees	
Late Payment Fee	\$25
Returned Payment Fee	\$25
Other Fees	
Card Replacement Fee	\$8
Emergency Card Replacement Fee	\$20
Document Copy Fee	\$8 (except when the request is made in connection with a billing error made by the credit union)
Pay by Phone Fee	\$10 (when calling Visa customer service center to make payment)
Statement Copy Fee	\$3.50 per statement

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

Loss of Introductory APR: We may end any introductory APR for Balance Transfers and apply the standard APR in effect for purchases if you make a late payment or make a payment that is returned.

Allocation of Payments: Any payment you make in excess of the minimum payment due will be allocated to balances with higher APRs before balances with lower APRs. Allocation of your minimum payment due will be at our discretion.

Changes to Your Credit Card Account: The terms of your credit card account, including APRs and fees, are subject to change at any time and for any reason permitted by applicable law and the credit card agreement that will be sent with your new card. We will notify you of any change if required by applicable law. Changes to your APR may include changing your APR from fixed to variable or to a higher APR. We also reserve the right to change the benefit features associated with your card at any time.

Effective Date: The information about the costs of the card described in the accompanying application and this disclosure is accurate as of September 1, 2011. This information may have changed after that date. To find out what may have changed, contact the credit union.

TERMS & CONDITIONS

- This offer is valid for new COPFCU Visa Credit Card accounts only. You must be approved for a COPFCU Visa Credit Card to take advantage of this special offer. If approved, Cincinnati Police Federal Credit Union is the issuer of your account.
- Federal law mandates that you must be at least 21 years of age to apply for a Visa Credit Card. If you are younger than 21 years of age, your parent/guardian must apply with you unless you can provide proof of income sufficient to support the payment of the card.
- You authorize us to obtain credit reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtain a report about you.

TERMS & CONDITIONS
(continued)

- Balance Transfers – You may transfer any amount, but the total amount must be less than your available credit line. Each transfer will reduce your available credit just like a purchase. You will see a payment for the amount on the statement from your other account. It may take up to three weeks to set up your new account and post the balance transfer transactions, so you may still need to make payments to your other accounts to keep them current. We will NOT close your other accounts for you; please contact the credit card or loan company directly if you wish to do so. You should not transfer the amount of any disputed purchase or other charge. If you do, you may lose your dispute rights. Balance transfers are contingent upon issuance of a credit card account with us. We reserve the right to decline to process any full or partial balance transfer request and will not process a balance transfer from any other account we issued.
- Please note that cash advances may be limited to a portion of your credit line.
- Claims and disputes are subject to arbitration.
- We reserve the right to change the benefit features associated with your card at any time.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

We comply with section 326 of the USA Patriot Act. This law mandates that we verify certain information about you while processing your account information.

Return your completed application to:

Cincinnati Police Federal Credit Union • 959 West 8th Street • Cincinnati, OH 45203
Tel. (513)352-3568 • Toll Free: (800)810-0221 • Fax: (513)352-2304 • www.copfcu.com