



Our Credit Card is Different from Everyone else's Credit Card! (And that's exactly why you'll like it.)

VISA Credit Card Application Requirements

- Complete the *Application*. This must be signed and dated by both the Applicant and the Co-Applicant.
- Please include your physical street address and Driver's license number on the Application.
- Include a copy of your ID (photo ID if possible, such as a valid driver's license, student ID, Passport, etc.)*
- Verification of **all** income listed on the Application (a copy of the latest 2 pay stubs, or if self employed or receiving rental income, a **complete** copy of the prior **two years'** tax returns.)
- Both the Applicant and Co-Applicant may be joint on one account (minimum balance \$10.00) or have their own individual account at WRCU (minimum balance \$5.00).

DISCLOSURE HIGHLIGHTS

Annual Percentage Rate (APR) for Purchases	6-month Introductory Rate of 5.90% , then 10.90%
APR for Cash Advance	5.90% during 6-month Introductory period, otherwise 10.90%
APR for Balance Transfer	5.90% during 6-month Introductory period, otherwise 10.90%
Grace Period for Purchases	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Replacement Card Fee	\$10.00
Transaction Fee for Purchase	None
Balance Transfer Fee	None
Late Payment Fee	5.00% of payment due
Minimum Finance Charge	\$1.25
Returned Payment Fee	\$10.00

*The Patriot Act, a Federal law effective October 1, 2003, is one way we are asked to help the government fight the funding of terrorism and money laundering activities. This law requires all financial institutions to obtain, verify and record information that identifies each person opening a new account.