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 coast360fcu.com

Cash Rewards



- Visa® Classic
- Visa® Gold
- Secured Visa® Classic

Cash Rewards Visa® Credit Card Application

MEMBER Account # _____

Credit Limit Requested \$ _____

Check the appropriate box below to indicate the type of credit for which you are applying.

Individual Credit: Complete Applicant section.

Joint Credit: Provide information about both of you by completing Applicant and Co-Applicant sections.

Select one:

New **Credit Limit Increase**

TELL US ABOUT YOURSELF

Last Name		First	Middle		Social Security #
Street Address	Apt.#	City	State	Zip	Birth Date
Mailing Address		City	State	Zip	ID Number
					Issue Date
Employer	Employer Address			ID Type	Expiration Date
Position/Occupation	Years of Employment	Gross Monthly Income \$		Other Income/Source of Income \$	
Work Phone ()	Home Phone ()	Cell Phone ()			
Mother's Maiden Name		Personal E-mail Address			

TELL US ABOUT YOUR CO-APPLICANT (COMPLETE FOR JOINT CREDIT)

Last Name		First	Middle		Social Security #
Street Address	Apt.#	City	State	Zip	Birth Date
Mailing Address		City	State	Zip	ID Number
					Issue Date
Employer	Employer Address			ID Type	Expiration Date
Position/Occupation	Years of Employment	Gross Monthly Income \$		Other Income/Source of Income \$	
Work Phone ()	Home Phone ()	Cell Phone ()			
Mother's Maiden Name		Personal E-mail Address			

FINANCIAL AND PERSONAL INFORMATION

Name of Financial Institution (Address) Savings Checking

Credit Reference/Type	Company Name	Account#	Monthly Payment	Balance
Credit Reference/Type	Company Name	Account#	Monthly Payment	Balance

Home: Own Rent Monthly Payment _____ Mortgage Holder or Landlord _____

Are you a U.S. Citizen or a Permanent Resident? Yes No Have you ever filed for bankruptcy? Yes No

Are you obligated on any other loan? Yes No If yes, Explain _____

Personal Reference	Address	Phone	Relationship
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PLEASE SIGN HERE

A consumer credit report may be requested in connection with this application and with any renewals, updates or extensions of any new credit extended as a result of this application. The Credit Union is relying on what you stated in this application and you acknowledge that everything you have stated is true. If a credit card is issued to you and you use the card (or its account number) or authorize its use, you agree that such use will constitute your agreement to the terms of the credit card agreement that you receive from the credit union.

X _____ DATE
 APPLICANT'S SIGNATURE

X _____ DATE
 CO-APPLICANT'S SIGNATURE

(optional) Over Credit Limit Feature. See disclosure for applicable fee.

FOR CREDIT UNION USE ONLY

Approved Declined Credit Limit _____

Credit Card Account# _____

Loan Officer Signature _____

Coast360 Federal Credit Union - Cash Reward VISA Credit Card Application Disclosure

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 fees and the APRs for new transactions, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason. You should thoroughly review all the materials in this package so that you are fully informed about your credit card loan.

INTEREST RATES AND CHARGES	
Annual Percentage Rate (APR) for Purchases	10.00% Cash Rewards Visa® Gold 12.00% Cash Rewards Visa® Classic / Secured Visa® Classic
APR for Balance Transfers	10.00% Cash Rewards Visa Gold 12.00% Cash Rewards Visa Classic / Secured Visa Classic This APR may vary during promotional period
Cash Advance APR	12.00% Cash Rewards Visa Gold 14.00% Cash Rewards Visa Classic / Secured Visa Classic
Penalty APR and When it Applies	None
How to Avoid Paying Interest from the Consumer Financial Protection Bureau	Your due date is 25 days after the close of each billing cycle. You will not be charged any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	None
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 http://www.consumerfinance.gov/learnmore.
FEES	
Secured Card	110% of the requested credit limit
Annual Fee	None
Transaction Fees	
Balance Transfer	\$5 or 3% of the amount of each transfer, whichever is greater
Cash Advance	\$10 or 4% of the amount of each cash advance, whichever is greater.
Foreign Transaction	None
Penalty Fees	
Late Payment	\$15
Over Credit Limit	\$15
Returned Payment	\$25

TERMS & CONDITIONS OF OFFER

You have read the accompanying application and you affirm that everything you have stated is true and complete. You acknowledge that you are at least 18 years of age. You authorize Coast360 Federal Credit Union (hereinafter "us" or "our") to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a member later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). If you accept or use an account, you do so subject to the terms of this application, the Disclosures and Card Agreement, as it may be amended; you also agree to pay all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. Your credit limit will be determined by your annual salary and wages, your other annual income, a review of your debt, including debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. You understand that only a portion of your Total Credit Line will be available for Cash Advances and Balance Transfers. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. If additional information is necessary based on the application information provided, we will make every attempt to contact you.

The information contained in these disclosures is updated regularly, but may have changed since the last update and print of this application. The Coast360 Federal Credit Union Privacy Notice is available at www.coast360fcu.com and accompanies the credit card agreement.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Promotional Offers: If your credit card account is 60 days past due, you may not qualify for promotional credit card offers.

Over Limit Feature: In order to activate this feature, you will have to agree to this service. No Over Limit Fee will be imposed unless you have agreed to such a service.

Payment Allocation: Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

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

CASH REWARDS TERMS & CONDITIONS

Cash Rewards Program Information: Earn 1% Visa Classic (or 1.5% with Visa Gold) Cash Rewards on all new net purchases during each billing cycle. Net purchases are new purchases less credits, returns, and adjustments on all cards on the account including authorized user(s). Cash advances or account fees are excluded from cash rewards. There is no minimum or maximum amount of reward you may receive. Your Cash Reward will be automatically credited to your share account with Coast360. If your account is closed, any accrued Cash Rewards is forfeited. Coast360 reserves the right to modify this program at any time.

In order to qualify for cash rewards, the member's primary membership has to be in good standing, open, and your credit card account must be current and within your credit limit for the quarter. Cash Rewards will be forfeited if the membership has any account(s) that are delinquent and are not in good standing with Coast360. Coast360 reserves the right to determine whether your primary membership is in good standing with Coast360. Cash Rewards will be forfeited if the account is closed prior to the last day of a calendar day of the quarter (i.e. 03/31, 06/30, 09/30, 12/31).

Cash Rewards are issued for a U.S. dollar sum in the form of a deposit and will be disbursed and posted to the primary share account on a quarterly basis. Cash Rewards are issued within 15 days of the last calendar day of each quarter of the calendar year. There is no redemption process. Cash Rewards cannot be purchased, sold, transferred, bartered, or assigned in any manner. Member is not entitled to any compensation from Coast360 if Cash Rewards are forfeited or the credit card account is terminated for any reason. Coast360 reserves the right to prohibit any members from participating in the Cash Rewards program. In addition, we reserve the right to suspend and cancel participation in the Cash Rewards program if the member is suspected of or has been committed of fraud or in violation with the terms and conditions of the Coast360 Credit Card Agreement.

Coast360 reserves the right to amend, modify, terminate, or change the terms and conditions of the Cash Rewards Program and the cash reward offerings at any time and without prior notice.

Other terms and conditions apply. Additional program and service details accompany new account materials.