



Visa® Platinum Credit Card

Get the Visa® Platinum Card that gives you a low interest rate, no annual fee, and ScoreCard® Bonus Points for each dollar you charge. Earn points towards gifts, travel, and more for every dollar you charge on your Visa Platinum Card. These points never expire, can be combined with the points you earn on your Visa Check Card, and can also be combined with points earned by other members of your household. Other platinum advantages include:

- Rates as low as **9.99% APR*** variable
- No annual fee or balance transfer fee
- A 25-day grace period on purchases
- Travel accident and auto rental insurance
- Emergency card replacement & cash up to \$5,000
- Personal identity theft coverage (up to \$1,000)
- 24/7 Account Access through online banking & TELE-TALK

Visa® Classic & Student Visa Credit Cards

Need to establish or rebuild your credit? Georgia's Own also offers a Visa Classic Credit Card, which will help you on your way towards better credit, and a Student Visa for students looking to establish credit.



Federally Insured by NCUA

Interest Rates and Interest Charges for Platinum Card

Annual Percentage Rate (APR) for Purchases	9.99%-12.99%* when you open your account based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.99%-12.99%* when you open your account based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.99%-12.99%* when you open your account based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	17.99% This APR may be applied to your account if at any time your account is 60 days or more past due. How Long Will the Penalty APR Apply? If your APR is increased, your Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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 www.consumerfinance.gov/learnmore .

Fees for Platinum Card

Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars • Cash Advance 3% of cash advance amount
Penalty Fees	<ul style="list-style-type: none"> • Late Payment up to \$35 (if payment is 15 days late) • Over-the-Credit Limit up to \$15** • Returned Payment up to \$35

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

*Your variable APR may be adjusted annually each February and will be determined by adding a margin as low as 6.74% to the Prime Rate published in *The Wall Street Journal* five business days preceding February 1st each year. Your rate will not be more than 18.00%, regardless of *The Wall Street Journal* Prime Rate. Your Annual Percentage Rate and margin may vary according to your creditworthiness and could be higher than the stated rate. Please ask a loan officer for details on how your rate is determined. **If a purchase or cash advance will put your credit card balance over the approved credit limit, the transaction will be declined. You may contact the Credit Union for information on opting in for this service.

Information above was current as of March 2013 but may have changed since that time. For the most current information, please contact Georgia's Own Credit Union's Visa Department at 800.533.2062 or write to Georgia's Own Credit Union, P.O. Box 105205, Atlanta, GA 30348.



Visa® Credit Card

GEORGIA'S



CREDIT UNION

EACH APPLICANT MUST BE A MEMBER OF THIS CREDIT UNION IF APPLYING FOR A JOINT CREDIT CARD ACCOUNT. SELF-EMPLOYED INDIVIDUALS MUST SUBMIT FINANCIAL STATEMENT. CHECK BOXES THAT APPLY.

I am applying for a Platinum Card Classic Card Individual Credit Joint Credit Secured Card Secured Visa Student Visa Joint Credit Requested Limit \$ _____ # of Cards 1 2 3

Classic Student, and Secured cards have different costs associated with their use. Please contact Georgia's Own to request specific information about the costs at 800.533.2062 or by mail at Georgia's Own Credit Union, Attn: Visa Department, P.O. Box 105205, Atlanta, GA 30348.

OTHER: <input type="checkbox"/> Co-Applicant	
NAME (Last-First-Initial)	
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
BIRTH DATE () () ()	HOME PHONE () () () BUSINESS PHONE () () ()
E-MAIL ADDRESS	CELL PHONE NUMBER
PRESENT ADDRESS (Street-City-State-Zip)	
YEARS AT THIS ADDRESS	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> MTHLY MTG/RENT PYMT \$	<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> MTHLY MTG/RENT PYMT \$
PREVIOUS ADDRESS (If Less Than Two Years) <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> MTHLY MTG/RENT PYMT \$	
COMPLETE FOR JOINT CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single-Divorced-Widowed)	
Employment/Income	
NAME AND ADDRESS OF EMPLOYER	START DATE
TITLE/GRADE	START DATE
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
GROSS EMPLOYMENT INCOME \$ _____ PER _____ \$ _____ PER _____ \$ _____	OTHER INCOME \$ _____ PER _____ \$ _____ PER _____ \$ _____
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS	STARTING DATE
ENDING DATE	ENDING DATE
RELATIONSHIP	RELATIONSHIP
HOME PHONE	HOME PHONE
HOME PHONE	HOME PHONE
NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE	NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE

Other Information About You IF A "YES" ANSWER IS GIVEN TO ANY PART OF A QUESTION, EXPLAIN ON AN ATTACHED SHEET

- Are you other than a U.S. citizen or permanent resident alien? YES NO
- Do you currently have any outstanding judgments, liens, garnishments or have you ever filed bankruptcy, had a debt adjustment plan confirmed under chapter 13, had property foreclosed on or repossessed in last 7 years, or been party in a lawsuit? YES NO
- Is your income likely to be interrupted or reduced? YES NO
- Are you a co-maker, co-signer, or guarantor on any loan? YES NO
For whom (Name of Others Obligated on Loan): _____ To whom (Name of Creditor): _____

Mother's Maiden Name (For Security Purposes)
You attest that everything that you have stated in this application is correct to the best of your knowledge. You understand that the Credit Union will retain this application whether or not it is approved. You authorize the Credit Union to check your credit and employment histories, or subsequently in connection with the update, renewal or extension of credit, and to answer questions about your credit experience with the Credit Union. You agree to be liable for all debts and charges arising in the use of the card(s) and the card account, and agree to abide by the terms and conditions of the Visa credit card agreement, which is incorporated herein by this reference (a copy of which will be sent to you).

SECURITY AGREEMENT AND PLEDGE. By signing below, you grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure what you owe. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits. I understand that whenever "I" or "you" has been used in the above statements, it includes all applicants signing below.

Signature _____ Date _____ Signature -Co-Applicant _____ Date _____

APPLICATION FOR CREDIT INSURANCE
"You" or "Your" means the member and the joint insured (if applicable). Credit insurance is voluntary and not required in order to obtain this loan. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.
- You are eligible for insurance if you are working for wages or profit for 25 hours a week or more on the date of the initial advance. If you are not, you will not be insured until you return to work and complete an application for insurance. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.
- If you are a homemaker, retiree or student, you are eligible for Credit Life insurance only if you are performing all of the usual duties of a homemaker, retiree, or student in the normal manner on the date of the initial advance and you are not receiving disability benefits from any source.
- Are you presently actively at work? Yes No
- You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age.

APP: 825-1193 GA.

CREDIT INSURANCE SCHEDULE			
MAXIMUM MONTHLY DISABILITY BENEFIT	MAXIMUM AMOUNT OF LOAN INSURABLE LIFE	MAXIMUM AGE FOR INSURANCE	DISABILITY NONE
\$850	\$50,000	NONE	NONE

If you are totally disabled for more than 14 days, then the Disability benefit will begin with the 1st day of disability.

COST DISCLOSURE
Credit Life rate per \$100 of the Cycle-End Balance is \$.047 for Single or \$.075 for Joint. Credit Disability rate per \$100 of the Cycle-End Balance is \$.235.

COVERAGE SELECTED
SINGLE CREDIT LIFE YES NO JOINT CREDIT LIFE YES NO
CREDIT DISABILITY YES NO

Date of Birth _____ Member signature _____ Date _____
Date of Birth _____ Joint insured signature _____ Date _____

FOR CU OFFICE USE ONLY

COMMENTS _____ CREDIT LIMIT _____
DATE _____ LOAN OFFICER _____