



P.O. Box 7006 • Flint, MI 48507-0006 • (800) 748-0451

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APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.50%, 12.50% or 16.50% , 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	0.00% Introductory APR, for qualifying members, until March 31, 2020. After that, or if you do not qualify for the Introductory APR, your APR will be 12.50%, 16.50% or 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.50%, 16.50% or 18.00% , 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	18.00% This APR may be applied to your account if you: - Make a late payment; or - Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
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 any interest on purchases if you pay your entire balance by the due date each month.
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	
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater 3.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$27.00 Up to \$27.00

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

Promotional Period for Introductory APR: The Introductory APR for balance transfers will apply to transactions posted to your account from November 1, 2018 until March 31, 2019. Any existing balances on Financial Plus Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or make a payment that is returned. If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.

Effective Date: The information about the costs of the card described in this application is accurate as of: November 1, 2018. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	Up to \$27.00 or the amount of the required minimum payment, whichever is less, if your payment has not been received by the third calendar day of the month following the date that your payment is due.
Returned Payment Fee	Up to \$27.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$5.00
Emergency Card Replacement	\$85.00
Fee Card Replacement Fee	\$7.00



STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

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

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only	Date
X	(Seal)

CONSENSUAL SECURITY INTEREST

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 your credit card account. Shares and deposits in an IRA or 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. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

Security Interest Acknowledgement and Agreement	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below:

- You promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
- If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED (Adverse Action Notice Sent)	APPROVED LIMITS:	SIGNATURE \$	LINE OF CREDIT \$	OTHER \$	OTHER \$	DEBT RATIO/SCORE BEFORE AFTER
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LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures

	Date
X	(Seal)

	Date
X	(Seal)



ON ALL BALANCE TRANSFERS COMPLETED BY 3/31/2019! **

*APR = Annual Percentage Rate. Equal opportunity lender. All loans are subject to approval.

**Rates, terms, and conditions are subject to change without notice and may vary based on creditworthiness. The current promotional APR is fixed at 0.00% on all balance transfers completed by 3/31/19. A 2.00% or \$5.00 balance transfer fee is applicable, whichever is greater. The promotional APR is good through the billing cycle ending 3/31/20. After this date the APR will be 12.25%, 16.25%, or 18.00%. 60 days delinquency in payments will cause loss of introductory 0% APR. As of 10/1/18 the current variable Cash Advance APR is 12.25%, 16.25%, or 18.00% and the current variable APR for purchases is 9.25%, 12.25%, or 16.25%. All APRs are based on your creditworthiness and will vary with the market based on the Prime Rate. There is an International Transaction Fee of 3% in US dollars for all international transactions.

WHY PAY MORE, WHEN YOU CAN PAY LESS?

**PLUS REWARDS
1% CASH BACK***

**APPLY FOR A
VISA BALANCE
TRANSFER!**

**0%
APR***

on all balance transfers completed by
March 31, 2019.

- ✓ **NO ANNUAL FEE**
- ✓ **LOW RATES****
- ✓ **1% CASH BACK**
on all new purchases†
- ✓ **INSTANT ISSUE**
Your Visa card is printed in branch††

*APR = Annual Percentage Rate. The current promotional APR is fixed at 0.00% on all balance transfers completed by 3/31/19. A 2.00% or \$5.00 balance transfer fee is applicable, whichever is greater. The promotional APR is good through the billing cycle ending 3/31/20. After this date the APR will be 12.25%, 16.25%, or 18.00%. 60 days delinquency in payments will cause loss of introductory 0% APR. As of 10/1/18 the current variable Cash Advance APR is 12.25%, 16.25%, or 18.00% and the current variable APR for purchases is 9.25%, 12.25%, or 16.25%. All APRs are based on your creditworthiness and will vary with the market based on the Prime Rate. There is an International Transaction Fee of 3% in US dollars for all international transactions. Equal opportunity lender. All loans are subject to approval.

**Equal opportunity lender. Rates, terms, and conditions are subject to change without notice and may vary based on creditworthiness. Please see the Application and Solicitation Disclosure for additional information regarding fees.

†See Plus Rewards 1% Cash Back on the back of this brochure for full disclosure.

††Nominal fee for replacement of lost/damaged card (refer to fee schedule). Instant issue not available at Howell office.

ENROLLING IN PLUS REWARDS 1% CASH BACK

If you are a current Financial Plus Visa credit cardholder then you are automatically enrolled in the Plus Rewards 1% Cash Back program. You do not have to take any additional steps to enroll. If you currently do not have a Financial Plus Visa credit card, then stop by any branch or apply online.

ELIGIBLE PURCHASES

All purchases (less return credits) earn Plus Rewards 1% Cash Back at a rate of one percent (1%). For example, a \$100 purchase earns you one dollar (\$1) in Plus Rewards 1% Cash Back. Plus Rewards are earned on all purchases, less returned goods and services. Plus Rewards are not earned on cash advances, convenience checks, balance transfers from other accounts, credits, fees, finance charges and purchases made beyond the maximum \$1,000 annual Plus Rewards dollar limit. To earn and redeem Plus Rewards, your Financial Plus Credit Union deposit and loan accounts must be open and in good standing.

*You may earn up to \$1,000 Plus Rewards Cash Back per calendar year. Rewards redemptions equating to \$600 or more, may be subject to taxation and issued a 1099-MISC. Please consult your tax advisor. Reward dollars expire at end of monthly billing cycle four years after they are earned. Rewards are earned each month and your total accumulated dollars are reported monthly on your Financial Plus Visa statement. Upon closure of Visa Credit Card account, all Reward dollars will be void and ineligible for redemption.



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- G-3381 VAN SLYKE ROAD • FLINT
- G-5256 CORUNNA ROAD • FLINT TOWNSHIP
- 7048 MILLER ROAD • SMARTZ CREEK
- 15125 SILVER PARKWAY • FENTON
- 8250 S. SAGINAW STREET • GRAND BLANC
- 4686 FASHION SQUARE BOULEVARD • SAGINAW
- 5990 E. GRAND RIVER AVENUE • HOWELL



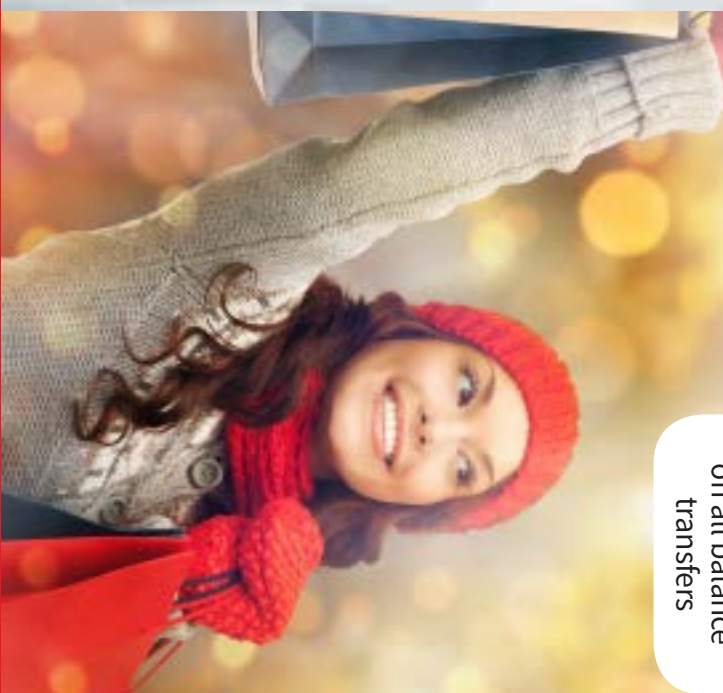
*There's no Time Like
the Present...*

**TO TRANSFER YOUR HIGH RATE
CREDIT CARD BALANCES!**

Apply today for a
**VISA BALANCE
TRANSFER!**

**0%
APR***

on all balance
transfers



**FINANCIAL
Credit Union Plus**

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*See enclosed Application and Solicitation Disclosure for details.