CSE Federal Credit Union -Visa® Application

330.452.9801 • WWW.CSEFCU.COM

To speed up the processing of your Visa Application, please read, complete and sign all forms where indicated. Please provide verification of income with one or more of the following:

- ☐ Verification of income (recent Pay Stub, letter from Social Security, US Treasury or Retirement Account, etc.)
- ☐ 2 most recent tax returns for self-employed applicants
- ☐ Alimony, Rental Income, Child Support etc. (Such income need not be revealed if you do not want us to consider it in determining your creditworthiness.)

Is your income directly deposited into an account at CSEFCU? Yes or No

- ☐ You are applying for individual credit or an individual account, in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- ☐ You are applying for joint credit with another person or for a joint account or an account that you and another person will use.
- ☐ You are applying for individual credit or an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

We Intend to apply for JOINT Credit (initials) Applicant: ____________________ Co-Applicant: ______________________________

APPLICANT

Name:____Member Number: ______________________________

Street Address:______________________City:____________________State:________Zip Code:____________

Social Security Number:__________________Date of Birth:______________Home Phone:____________________

Employer:___________________________Start Date:_______________Work Phone_________________________

Gross Monthly Income__________Monthly Rent/Mortgage Payment: ___________

CO-APPLCANT

Name:____Member Number: ______________________________

Street Address:______________________City:____________________State:________Zip Code:____________

Social Security Number:__________________Date of Birth:______________Home Phone:____________________

Employer:___________________________Start Date:_______________Work Phone_________________________

Gross Monthly Income__________Monthly Rent/Mortgage Payment: ___________

Credit Limit Requested: ______________________________

By signing below, I authorize the Credit Union to verify credit and employment history by any necessary mean, including preparation of a credit report, by a credit reporting agency on the undersigned, as individuals. I understand that if the card is not activated within 30 days the account will be closed. Signature

Applicant:____Date:

Co-Applicant:____Date: ____________________

Credit Union Use Only

Cross Sold by__________________________Date_______________Received By:_____________________Date_____________

Processed By:__________________________Date____________Approved By:__________________________Date_____________

Credit Score Applicant:__________________Co-Applicant____________________Credit Limit Approved $________________________

Card Ordered By:__________________________Date__________Denied By:____________________________Date_____________

Card Number____

Revised July 2026

CSE FEDERAL CREDIT UNION-VISA CREDIT CARD AGREEMENT

In this Agreement the words you and your mean each and all of those who apply for the card or who sign this Agreement. Card means the VISA Credit Card and any duplicates and renewals we issue. Everyone who receives, signs or uses a card issued under this agreement must be a member of this Credit Union. Account means your VISA Credit Card Line of Credit account with us. We, us and ours means this Credit Union.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Qualified Purchases – **Visa® MORe Rewards®**	12.99% - 17.99%, based on your creditworthiness.
ANNUAL PERCENTAGE RATE (APR) for Balance Transfers- **Visa® MORe Rewards®**	A 0% introductory APR will apply to balance transfers for 12 months from the date the account is opened. Balance transfers must be completed within 90 days of account opening. After the introductory period ends, the standard variable APR for balance transfers will apply.
ANNUAL PERCENTAGE RATE (APR) for Qualified Purchases & Balance Transfers – **Visa® Platinum**	17.99%
ANNUAL PERCENTAGE RATE (APR) for Cash Advances – **Visa® Platinum & Visa® MORe Rewards®**	12.99%-17.99% based on your creditworthiness.
Penalty APR	NONE
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction's date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
· Annual Fee	None
Transaction Fees	
· Balance Transfer	The greater of 3% or $10 during introductory period, no fee once period ends.
· Cash Advance	None
· Foreign Transaction	1% of each transaction in U.S. Dollars.
· Currency Conversion	1% of each transaction in U.S. Dollars.
Penalty Fees	
· Late-Payment	up to a maximum of $25.00
· Over-the-credit-limit	None
· Returned Payment	up to a maximum of $25.00

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

Billing Rights: Information on your rights to dispute transaction(s) and how to exercise those rights is provided in your account agreement.

CSE VISA DISCLOSURE AGREEMENT Terms and Conditions

1. The Annual Percentage Rate (APR) for Purchases is fixed, based on your creditworthiness. We may disclose information regarding your account to credit bureaus and other creditors who inquire about your credit standing, as authorized.
2. The Annual Percentage Rate (APR) for Cash Advances is fixed, based on your creditworthiness.
3. Monthly Payment. We will mail you a statement every month showing your previous balance of purchases and cash advances, current transactions, remaining credit available, new balances of purchases and cash advances, total new balance, finance charge, any other fees, and the minimum payment required. Every month you must pay at least the minimum payment by the due date. The minimum payment will be 2% of your total new balance or $25.00, whichever is greater, or the full balance if less than $25.00, plus any unpaid prior minimum payments. Payments in excess of the minimum will be applied to balances with the highest APR first.
4. Late Fee. If the minimum payment is not received by the 26th of each month, a late charge of up to $25.00 will be imposed.
5. Average Daily Balance (including current transactions). We calculate interest by applying the periodic rate to the average daily balance of your account. The average daily balance is determined by taking the beginning balance each day, adding new purchases, advances, and fees, subtracting payments and credits, totaling all balances for the billing cycle, and dividing by the number of days in the billing cycle.
6. Responsibility. If we issue you a card, you agree to repay all debts and finance charges arising from its use. You are responsible for charges made by yourself, your spouse, minor children, authorized users, or anyone you allow to use the card. This responsibility continues until the card is recovered.
7. Default. You will be in default if you fail to make any minimum payment within 25 days after your monthly statement closing date or if your ability to repay is materially reduced due to changes such as employment, bankruptcy, insolvency, or failure to follow this agreement. We may demand immediate payment of the full balance and you may be required to pay collection costs and attorney fees.
8. Using the Card. To make a purchase or cash advance, present the card to a participating VISA merchant or financial institution and sign the transaction record or use your PIN. Keep copies of all receipts. The card may not be used for illegal transactions such as online gambling.
9. Lost Card Notification and Liability for Unauthorized Use. If your card is lost or stolen, or you believe it has been used without authorization, notify CSE Federal Credit Union at 1380 Market Avenue North, Canton, OH 44714, call 330-452-9801, or after hours call 1-866-273-3281. You are not liable for unauthorized use after notification. You may be liable for use before notification if negligence or fraud is involved. Otherwise, liability is $0.00.
10. Personal Identification Number. To obtain a PIN, call 1-888-891-2435. Your PIN must remain confidential. You are responsible for safeguarding it and for any misuse that occurs if it is disclosed.
11. Credit Line. If approved, we will establish a revolving credit line and notify you of the amount. Cash advance limits are one-half of the total line. Payments restore available credit. You may request an increase in writing, subject to approval. We may reduce or terminate your credit line at any time with notice.
12. Returns and Adjustments. Merchants may issue credits for returns or adjustments, which will be applied to your account. If credits exceed your balance, they will be

applied to future transactions or refunded upon request if $1 or more.

13. Foreign Transactions. Transactions made in foreign currencies will be converted to U.S. dollars at the applicable rate plus a one percent fee.
14. Copy Received. You acknowledge that you have received a copy of this agreement.
15. Security Interest. You grant us a security interest in goods purchased with the account and in certain share accounts, excluding protected accounts. These funds may be applied to your balance if you default.
16. Credit Information. You authorize us to investigate your credit standing and to share information with credit bureaus and creditors.
17. Effect of Agreement. This agreement applies to all transactions. We may change terms with 45 days' notice. Continued use of the card indicates acceptance. You may reject changes but remain responsible for existing balances.
18. Changing or Terminating Authorized Users. Upon request, we may issue cards to authorized users. You must notify us in writing to remove an authorized user and return their cards or access devices.
19. Using VISA Convenience Checks. We may issue VISA Convenience Checks which function as cash advances. These checks must be at least $100, cannot be used to pay this or other loans, must be in U.S. dollars, and may only be used by the named individual. We may refuse payment if credit is insufficient or the account is in default.

YOUR BILLING RIGHTS—KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify us In Case of Errors or Questions About Your Bill
If you think there is an error on your statement, write to us at:

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error, the following are true:

• We cannot try to collect the amount in question, or report you as delinquent on that amount.
• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
• We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

• If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
• If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.
If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.
If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing [or electronically] at: ***CSE Federal Credit Union 1380 Market Ave N Canton, Ohio 44714***

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

PLEDGE OFSHARES

By signing below, you are granting us a security interest in any of your share accounts with us to secure payment of your Visa Account. You authorize us to apply any funds in your share accounts to the balance owing on your Visa Account if you should default.

X____

Applicant - Member Signature Date

X ____

Co-Applicant - Member Signature Date

X ____

CSE Staff Signature Date

CSE FEDERAL CREDIT UNION-VISA CREDIT CARD AGREEMENT

In this Agreement the words you and your mean each and all of those who apply for the card or who sign this Agreement. Card means the VISA Credit Card and any duplicates and renewals we issue. Everyone who receives, signs or uses a card issued under this agreement must be a member of this Credit Union. Account means your VISA Credit Card Line of Credit account with us. We, us and ours means this Credit Union.

Interest Rates and Interest Charges

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ANNUAL PERCENTAGE RATE (APR) for Qualified Purchases & Balance Transfers – **Visa® Platinum**	17.99%
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Penalty APR	NONE
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction's date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
· Annual Fee **Transaction Fees** · Balance Transfer · Cash Advance · Foreign Transaction · Currency Conversion	None The greater of 3% or $10 during introductory period, no fee once period ends. None 1% of each transaction in U.S. Dollars. 1% of each transaction in U.S. Dollars.
Penalty Fees · Late-Payment · Over-the-credit-limit · Returned Payment	 up to a maximum of $25.00 None up to a maximum of $25.00

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

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In this Agreement the words you and your mean each and all of those who apply for the card or who sign this Agreement. Card means the VISA Credit Card and any duplicates and renewals we issue. Everyone who receives, signs or uses a card issued under this agreement must be a member of this Credit Union. Account means your VISA Credit Card Line of Credit account with us. We, us and ours means this Credit Union.

1 The Annual Percentage Rate (APR) for Purchases is fixed, based on your creditworthiness. We may disclose information regarding your account to credit bureaus and other creditors who inquire about your credit standing, as authorized.

2 The Annual Percentage Rate (APR) for Cash Advances is fixed, based on your creditworthiness.

3 Monthly Payment. We will mail you a statement every month showing your previous balance of purchases and cash advances, current transactions, remaining credit available, new balances of purchases and cash advances, total new balance, finance charge, any other fees, and the minimum payment required. Every month you must pay at least the minimum payment by the due date. The minimum payment will be 2% of your total new balance or $25.00, whichever is greater, or the full balance if less than $25.00, plus any unpaid prior minimum payments. Payments in excess of the minimum will be applied to balances with the highest APR first.

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7 Default. You will be in default if you fail to make any minimum payment within 25 days after your monthly statement closing date or if your ability to repay is materially reduced due to changes such as employment, bankruptcy, insolvency, or failure to follow this agreement. We may demand immediate payment of the full balance and you may be required to pay collection costs and attorney fees.

8 Using the Card. To make a purchase or cash advance, present the card to a participating VISA merchant or financial institution and sign the transaction record or use your PIN. Keep copies of all receipts. The card may not be used for illegal transactions such as online gambling.

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Applicant - Member Signature Date

X ____

Co-Applicant - Member Signature Date

X ____

CSE Staff Signature Date