

# Membership and CSFA Credit Card Application



SF Fire Credit Union

Member #: \_\_\_\_\_

Your eligibility for this card is made possible through your membership in the California State Firefighters' Association. To apply for the CSFA Platinum Visa® credit card you must also become a member of SF Fire Credit Union. Please indicate your CSFA membership level:

**California State Firefighters' Association Membership** (Active Membership Number: \_\_\_\_\_)

Firefighter: Active, Retired or Volunteer     Associate: Fire Department Employee     Associate: Business Partner/Vendor     Student or Explorer

**Credit Limit Requested:** \$ \_\_\_\_\_ **Individual Credit:** you must complete the Primary Applicant section and the Other Applicant section about your spouse if 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA or WI); 2. your spouse will use the account; or 3. you are relying on your spouse's income as a basis for repayment. *If you are relying on income from alimony, child support or separate maintenance, complete the Other Applicant section to the extent possible about the person on whose payments you are relying.* **Joint Credit:** each applicant must complete both sections below.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will let us identify you, including your driver's license or other valid identification documents.

## Membership / Primary Card Applicant

<b>Last Name:</b>		<b>First Name:</b>		<b>Middle Initial:</b>	<b>Date of Birth:</b>
<b>Social Security Number:</b>		<b>Driver's License/State ID:</b>		<b>Mother's Maiden Name:</b>	
<b>Residence (Address, City, State, Zip – P.O. Boxes cannot be used as Address):</b>					
<b>Length at Current Residence:</b> _____ year(s) _____ month(s)		<input type="checkbox"/> Own or <input type="checkbox"/> Rent? <b>Monthly Payment:</b> \$ _____		<b>Residence Phone:</b>	
<b>Email Address:</b>			<b>Cell Phone:</b>		
Are you interested in optional payment protection? <input type="checkbox"/> No <input type="checkbox"/> Yes    If you marked "yes" then the Credit Union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective. You are under no obligation to make this selection.					
<b>Employer Name</b> (you can also enter status, i.e. retired, student, unemployed, etc):		<b>Start Date:</b>		<b>Work Phone:</b>	
<b>Employer Address</b> (City, State, Zip):				<b>Salary:</b> \$ _____ per _____	
<b>Other Income</b> such as rent, stocks, retirement, etc. (alimony, child support, or separate maintenance income source need not be revealed, should you choose). Verification of Other Income may be required. If you are under 21, Regulation Z requires income verification for this card request.					
<b>Income 1 – \$</b> _____ per _____ Source:		<b>Income 2 – \$</b> _____ per _____ Source:			

**Authorized User:** if Primary Applicant is securing a credit card for another Authorized User, complete **all fields** below.

<b>Last Name:</b>		<b>First Name:</b>		<b>Middle Initial:</b>
<b>Residence (Address, City, State, Zip):</b> <input type="checkbox"/> Same as Primary				

## Joint Membership / Other Card Applicant (if applicable)

<b>Last Name:</b>		<b>First Name:</b>		<b>Middle Initial:</b>	<b>Date of Birth:</b>
<b>Social Security Number:</b>		<b>Driver's License/State ID:</b>		<b>Relationship to Primary Applicant:</b>	
<b>Residence (Address, City, State, Zip – P.O. Boxes cannot be used as Address):</b> <input type="checkbox"/> Same as Primary					
<b>Length at Current Residence:</b> _____ year(s) _____ month(s)		<input type="checkbox"/> Own or <input type="checkbox"/> Rent? <b>Monthly Payment:</b> \$ _____		<b>Residence Phone:</b>	
<b>Email Address:</b>			<b>Cell Phone:</b>		
Are you interested in optional payment protection? <input type="checkbox"/> No <input type="checkbox"/> Yes    If you marked "yes" then the Credit Union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective. You are under no obligation to make this selection.					
<b>Employer Name</b> (you can also enter status, i.e. retired, student, unemployed, etc):		<b>Start Date:</b>		<b>Work Phone:</b>	
<b>Employer Address</b> (City, State, Zip):				<b>Salary:</b> \$ _____ per _____	
<b>Other Income</b> such as rent, stocks, retirement, etc. (alimony, child support, or separate maintenance income source need not be revealed, should you choose). Verification of Other Income may be required. If you are under 21, Regulation Z requires income verification for this card request.					
<b>Income 1 – \$</b> _____ per _____ Source:		<b>Income 2 – \$</b> _____ per _____ Source:			



## Request for Tax Payer Information

**Part I :** Enter your Taxpayer Identification Number (TIN). For individuals, this is your Social Security Number (SSN).

**T.I.N. (Social Security Number):** \_\_\_\_\_ **E.I.N. (Employer Identification Number):** \_\_\_\_\_

**Part II :** For payees exempt from backup withholdings, see IRS instructions to Part II available from a Credit Union employee.

**Part III :** Under penalties of perjury, you certify that (1) The number shown on this form is your correct TIN, and (2) You are not subject to back up withholding.

You agree to cross out Part II above and check the box if you have been notified by the IRS that you are currently subject to back up withholding because of underreporting interest or dividends on your tax returns.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## Acknowledgements

1. You promise that everything you have stated in this application is correct to the best of your knowledge. 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by the California Department of Financial Institutions.

2. 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 credit card agreement and disclosures. 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. 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.

3. If your application is approved, you agree to become a member of SF Fire Credit Union and you agree to the terms and conditions of the Truth in Savings(TIS)/Rate/Fee Schedule and to any amendments thereto which are by this reference incorporated in their entirety into the disclosure. You agree to be bound by the terms and conditions of the disclosures and application. You understand the Credit Union will mail the TIS, Rate and Fee Schedule within 15 days of receipt of this application if membership is opened and credit application is approved. You authorize the Credit Union to gather any credit, checking account and employment information deemed appropriate from time to time. **Proxy:** I appoint the Board of Directors of SF Fire Credit Union to appoint a Proxy to represent me at all meetings of the members of the Credit Union. The Proxy will vote for me on all questions and elections coming before said meeting, to give consent and in other ways to act in my place and stead. This Proxy shall remain in force for three years from today unless revoked by me in writing or revoked by subsequent Proxy. This Proxy will be withdrawn from any meeting, which I attend and vote in person.

SF Fire Credit Union deposits are insured by American Share Insurance, the largest provider of private share insurance. Each SF Fire Credit Union deposit and certificate account is insured up to \$500,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee depositors will get back their money. Accounts with this institution are not insured by any state government.



**Primary Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Joint Applicant's Signature (if applicable):** \_\_\_\_\_ **Date:** \_\_\_\_\_

<b>SF Fire Credit Union CSFA Affinity Platinum Visa</b>	
<b>ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES, CASH ADVANCES &amp; BALANCE TRANSFERS</b>	<b>7.25%–18.00%<sup>1</sup></b>
Penalty Annual Percentage Rate	18.00%
Grace period for repayment of purchases	At least 25 days from the statement closing date <sup>2</sup>
Grace period for repayment of cash advances	None
Method of computing balance for purchases	Average Daily Balance including new purchases
Annual fee	None
Minimum finance charge	None
Overlimit fee	None
Cash advance fee	None
Transaction fee for cash advances	None
Balance transfer fee	None
Late payment fee <sup>3</sup>	\$15
Returned payment fee	\$25

**Penalty APR**

- May be applied to your account when you fail to make any minimum payment on any account or loan you have with us within 60 days after the due date for that payment.
- The penalty APR will apply until you make six consecutive minimum payments by the date and time due beginning with the first payment due after the effective date of the penalty APR increase.

**How to Avoid Paying Interest on Purchases**

- Your due date is at least 25 days after the close of each billing cycle, and you will not be charged interest on purchases if you pay your entire balance by the due date each month.

**Credit Card Tips from the Federal Reserve Board**

- To learn more about factors to consider when apply for or using a credit card, visit the website of the Federal Reserve Board at [www.federalreserve.gov/creditcard](http://www.federalreserve.gov/creditcard).

<sup>1</sup> **Variable Annual Percentage Rate.** Rate adjusts quarterly and equals Prime Rate for previous month plus 4.00% to 10.00% depending on creditworthiness. <sup>2</sup> The statement closing date is the 15th of each month and the payment due date is the 12th of each month. Therefore, the number of days between your statement closing date and your payment due date (the grace period) may vary from one billing cycle to another. <sup>3</sup> Late fees are assessed if your account is more than 15 days late.

For Credit Union Use Only		
Member Number:	Share ID Number:	ChexSystems:
Membership Officer:	ID Verified by:	Date: