

Credit Disclosure	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases.	Rates from 9.9%*
APR for Balance Transfers	Rates from 9.9%*
APR for Cash Advances	Rates from 9.9%*
<b>*Rates shown are non-variable.</b>	
Penalty APR and When it Applies	NONE
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.
Minimum Interest Payment	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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fee	NONE
Transaction Fees	<b>Balance Transfer Fee:</b> NONE <b>Cash Advance Fee:</b> NONE <b>Foreign Transaction Fee:</b> 1% of the converted transaction amount
Penalty Fees	<b>Late Payment Fee:</b> \$25.00 <b>Over-the-Credit Limit Fee:</b> NONE <b>Returned Payment Fee:</b> \$25.00

**How we will calculate Your Balance:** We will use a method called “average daily balance (including new purchases”). See your account agreement for more details.

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



Georgia Power Northwest  
Federal Credit Union  
*Helping People Afford Life*

**Main Branch**  
906 Broad Street  
Rome, GA 30161  
(706) 232-6871

**Carrollton Branch**  
1200 South Park Street  
Carrollton, GA 30117  
(770) 214-1050

**Cartersville Branch**  
317 Covered Bridge Road SW  
Cartersville, GA 30120  
(770) 606-6123

[www.gpnwfcu.org](http://www.gpnwfcu.org)



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**Credit Card Application**



# VISA CREDIT CARD

**Account Choice  
(Check Only One)**

- Individual Account
- Joint Account
- Credit Limit Increase
- Individual Account with Authorized User
- Joint Account with Authorized Users
- Share-Secured Card

**Applicant**

Account# \_\_\_\_\_ Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Social Security Number \_\_\_\_\_ Monthly Salary \$ \_\_\_\_\_ How Long? \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Employer \_\_\_\_\_

Cell \_\_\_\_\_ Home Email \_\_\_\_\_ Address (If different from applicant) \_\_\_\_\_

Mortgage/Rent Payment \$ \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Monthly Salary \$ \_\_\_\_\_ Limit Request \$ \_\_\_\_\_ You must have verifiable income.

Employer \_\_\_\_\_ How long? \_\_\_\_\_

**Co-Applicant**

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Cell \_\_\_\_\_ Home Email \_\_\_\_\_

Monthly Salary \$ \_\_\_\_\_ How Long? \_\_\_\_\_

Employer \_\_\_\_\_

Address (If different from applicant) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**READ THIS STATEMENT BEFORE SIGNING.** By returning this application to the Credit Union, I/we promise that everything stated herein is correct to the best of my/our knowledge and that the I/we authorize the Credit Union to obtain credit reports in connection with this application for credit and for any up-date, renewal or extension of the credit received. I/we understand that the Credit Union will rely on both the representations I/we make in this application and the contents of any credit report it obtains when deciding whether to grant the credit requested. I/we agree to immediately notify you of changes to any of the information provided in this application. I/we agree that my/our account will be subject to the terms and conditions of all applicable Agreement and Disclosure Statement that will accompany my Card(s) when issued; and that a photocopy or facsimile of this application shall be as binding as the original.

Authorized User/Card. I/we also request that an additional card be issued in the name of the Borrower for use by the authorized user identified below. The undersigned specifically acknowledge their responsibility for all purchases and/or cash advances made by the Authorized User or anyone the Authorized User allows to use any card(s) issued in connection with your credit card account. The Authorized User acknowledges his or her responsibility for all purchases and cash advances they make or authorize.

Applicant's Signature	SECURITY AGREEMENT AND PLEDGE. By signing this application, acceptance or authorized use of any credit card(s) issued, I/we pledge our shares per any other agreements with the Credit Union to secure payment of my/our obligations on this account. Shares mean all deposits in any share savings, share draft, club, or other account(s), whether jointly or individually held, all of which are deemed "general deposits;" for the purpose of your pledge. Additional Security: I/we understand that collateral securing other loans will secure this account; and that property purchased with my/our credit card(s) will also secure this account.	Date Approved
Date		Limit Approved For
Co-Applicant's Signature		Approved By
Date		
Authorized User -- Print Name(s)		

**TRANSFER OF BALANCE REQUEST**

Upon approval, please transfer the balance on the credit card account(s) listed below as a cash advance to my GEORGIA POWER NORTHWEST FEDERAL CREDIT UNION credit card. I have included a copy of my last statement showing the remittance address and account number. The transfer requests can not exceed your credit line limit. It will be your responsibility to close the account(s), if you choose.

Account# \_\_\_\_\_ Account# \_\_\_\_\_

Card Issuer \_\_\_\_\_ Card Issuer \_\_\_\_\_

Amount to Transfer \$ \_\_\_\_\_ Amount to Transfer \$ \_\_\_\_\_