

Credit Disclosure

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases. **7.9% - 18%***

APR for Balance Transfers **7.9% - 18%***

APR for Cash Advances **7.9% - 18%***

***Rates shown are non-variable and subject to change.**

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 If you are charged interest, the charge will be no less than **\$1.00**.

For Credit Card Tips from the Federal Reserve Board 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

Annual Fee **NONE**

Transaction Fees **Balance Transfer Fee: NONE**
Cash Advance Fee: NONE
Foreign Transaction Fee: 1% of the converted transaction amount

Penalty Fees **Late Payment Fee: \$25.00**
Over-the-Credit Limit Fee: NONE
Returned Payment Fee: \$25.00
Outstanding Balance Fee: Minimum payment is \$25



VISA

Credit Cards



CORE

CREDIT UNION

Apply Today!

No Annual Fee • No Cash Advance or Balance Transfer Fees

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.



- Account Choice
(Check Only One)
- Individual Account
 - Joint Account
 - Credit Limit Increase
 - Individual Account with Authorized User

Applicant

Account# _____ Employer _____ How Long? _____

Name _____ Limit Request \$ _____

Address _____ **Co-Applicant**

City _____ State _____ Zip _____ Name _____

Social Security Number _____ Date of Birth _____

Home Phone _____ Work Phone _____

Mortgage/Rent Payment \$ _____ Annual Salary \$ _____ How Long? _____

Annual Salary \$ _____ Employer _____ How Long? _____

A consumer credit report may be requested in connection with this application and with any renewals, updates, or extensions of any credit extended as a result of this application. The Credit Union is relying on what you stated in this application and you acknowledge that everything you have stated is true and correct. You authorize the Credit Union to verify your employment and the financial and other references provided in this application. You understand that if a card is issued to you and you use the card or authorize its use, such use will constitute your agreement to be bound by the terms of the credit card agreement sent to you with the card. You hereby apply for a credit card.

You request Additional Card(s) in the name of: _____
(in addition to applicant and co-applicant) _____

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
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You agree that if you are approved for the credit card you will give the Credit Union the following security interest to secure the payment of any credit extended on the account.

You agree that in the event of your default, we may apply the amount of any monies you may have on deposit to the outstanding balance. Our interest in share deposits at the time of default is the result of your general pledge of shares.

You agree that this security interest becomes part of the credit card Agreement & Disclosure, which will accompany the card(s) and you acknowledge this pledge by your signature below:

APPLICANT'S SIGNATURE	DATE
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TRANSFER OF BALANCE REQUEST

Upon approval, please transfer the balance on the credit card account(s) listed below as a cash advance to my CORE 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 _____
Issuer Address _____	Issuer Address _____
City _____	City _____
State _____ Zip _____	State _____ Zip _____
Amount to Transfer \$ _____	Amount to Transfer \$ _____

* Rates are based on the credit worthiness of the applicant and are subject to change.



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Ph: (912) 764-9846
Fax: (912) 681-2678

Brooklet Crossing Branch
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Brooklet, GA 30415
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