Tongass Federal Credit Union

Consumer Visa Credit Card Application Disclosure

As your local community credit union, Tongass Federal Credit Union is dedicated to helping Southeast Alaska thrive through better rates, fewer fees, and personalized financial services.
Discover the difference at **tongassfcu.com**.

Rates Effective as of January 1, 2025

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**Fixed** Your APR will be **9.95% to 12.95%,** based on your creditworthiness.
APR for Balance Transfers	**Fixed** **7.99%**
APR for Cash Advances	**Fixed** **9.95% to 12.95%,** based on your creditworthiness.
Penalty APR and When It Applies	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 and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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	
Annual Fee	None
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	 None None None
Penalty Fees • Late Payment Fee • Over-Limit Fee • Returned Payment Fee	 $15.00 None $25.00

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement

Periodic Rates:

- Purchases and Cash Advances: the periodic rate that corresponds to the APR range shown above is: 0.027260% to 0.035479%.
- Balance Transfers: the periodic rate that corresponds to the APR shown above is: 0.021890%.

These Account Disclosures for the VISA Credit Card are part of and integrated with your VISA Credit Card Consumer Account Agreement with Tongass Federal Credit Union. We reserve the right to amend the VISA Credit Card Consumer Account Agreement as permitted by law.

Tongass Federal Credit Union VISA® Credit Card Application

Account Type ☐ INDIVIDUAL ACCOUNT ☐ JOINT ACCOUNT ☐ CREDIT LINE INCREASE

We intend to apply for joint credit: Applicant Initials _____ Co-Applicant _____

Credit Limit Requested: _____

Signature required for joint applicant

Applicant

Name		Birth Date
SSN	Driver's License #	
Physical Address		
City	State	Zip
Phone	Rent _____ Own _____ Payment $	How Long
Mailing Address		
City	State	Zip

Employment

Name of Employer		
Phone	How long?	Years in Profession?
Position / Title	Gross Monthly Salary	

Other Income

Alimony, child support or separate maintenance income need not be revealed, unless you wish to have it considered

Other Income	Source

Nearest Relative (not living with you)

Personal Reference	
Address	
Phone	Known for how long?

Co-Applicant

Name		Birth Date
SSN	Driver's License #	
Physical Address		
City	State	Zip
Phone	Rent _____ Own _____ Payment $	How Long
Mailing Address		
City	State	Zip

Employment

Name of Employer		
Phone	How long?	Years in Profession?
Position / Title	Gross Monthly Salary	

Other Income

Alimony, child support or separate maintenance income need not be revealed, unless you wish to have it considered

Other Income	Source

Nearest Relative (not living with you)

Personal Reference	
Address	
Phone	Known for how long?

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the credit card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____