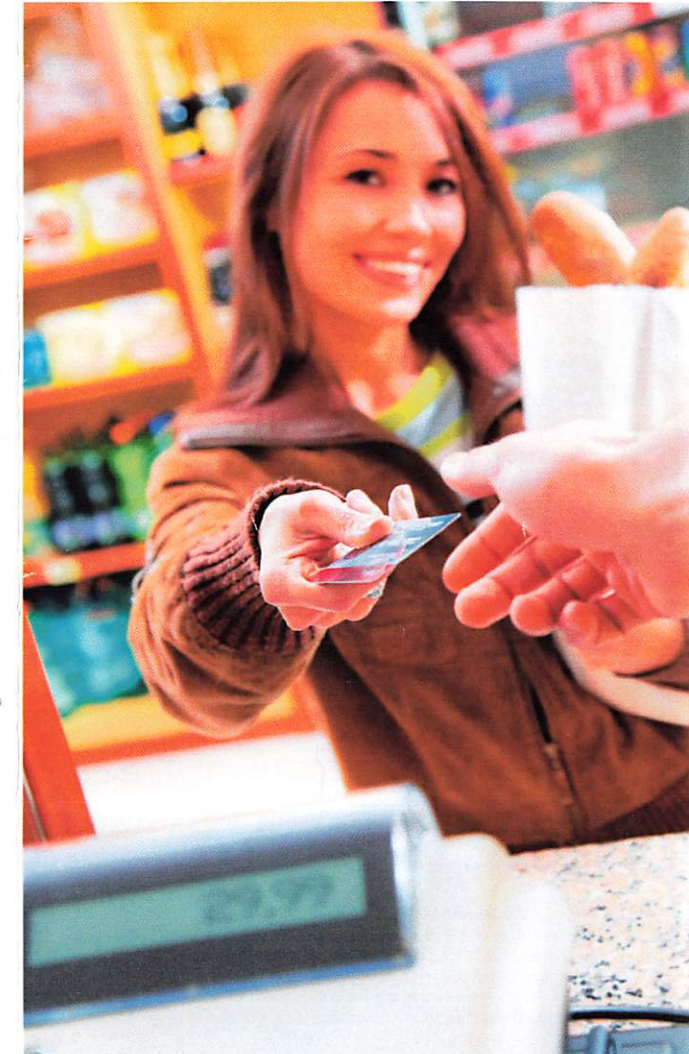


Apply today!



Place
Postage
Here

SHARE SECURED VISA

By signing below, you pledge the shares indicated as security for your credit card account. You authorize the Credit Union to apply these shares to what you owe on your credit card account if you are in default on your account.

Share Account # _____

Amount Pledged \$ _____

Member's Signature _____

Member's Signature _____

No Cost Travel Protection.

When you charge to your covered credit card the fare(s) for travel on a common carrier, you, your spouse, and dependent children under the age of 19 years (25 years if a full-time student attending an accredited college or university) will be automatically covered for accident insurance covering accidental death and dismemberment. Coverage is also provided while traveling on a common carrier directly to or directly from an airport, train, or ship terminal on which the Cardholder was a fare-paying passenger.



Are you interested in having your loan protected?

- Yes
- No

If you answer "yes", the credit union will disclose the cost to protect your loan. The credit insurance is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

Continued From Front Side

Fees	
Maintenance and Set-up Fees	NOTICE: Some of these set-up and maintenance fees may be assessed before you begin using your card and will reduce the amount of credit you initially have available.
Annual Fee	None
Additional Card Fee	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	None
ATM Fee	\$0.50
Penalty Fees	
Late Payment Fee	Up to \$20 assessed ten (10) days after due date.
Returned Payment Fee	Up to \$29

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

Information contained in this Credit Disclosure is accurate as of 09/01/2016 and is subject to change thereafter. To obtain more recent information, please call us at 1-855-510-0954.

www.communitylinkfcu.com

325 Etna Avenue
Huntington, IN 46750

