

# Apply



**MONTANA**  
FEDERAL CREDIT UNION

montanafcu.com

## Today!

# 11.9% APR

- **NO annual VISA fees to members**
- **NO cash advance transaction fees**

With Montana Federal Credit Union's VISA® Card you won't be overwhelmed with hidden costs or increases in annual percentage rates.

Take advantage of the 11.9% APR fixed rate and the best VISA® rate we've ever offered. Use the convenient Montana Federal Credit Union Member Express VISA® Application Form below. Our 11.9% APR VISA® is just one more way your credit union is working to serve you. Think of the money you'll save!

**Fax this application today to (406) 727-8655**

### Terms and Conditions

Annual Percentage Rate	11.9% Fixed
Annual Fee	None
Grace Period for Purchases	25 Days
Minimum Finance Charge	.50¢
Over the Credit Limit Fee	\$25
Cash Advance Transaction Fee	None
Late Fee on Purchases and Cash advances	\$25
Return Check Fee	\$25
Method of Computing the Balance for Purchases (including new purchases)	Average Daily Balance

Above disclosures are accurate as of date of printing on 3/13/09. Terms are subject to change after 3/13/09. Contact a Member Service Representative for changes in terms and conditions.

## Member Express Visa® Application

Individual

Joint Credit

MEMBER NAME	CREDIT UNION ACCOUNT NUMBER	HOME PHONE ( )	SOCIAL SECURITY NUMBER
HOME ADDRESS	CITY	STATE	ZIP
EMPLOYER	WORK PHONE ( )	HIRE DATE	EMPLOYMENT INCOME <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$ /per
JOINT APPLICANT NAME	CREDIT UNION ACCOUNT NUMBER	HOME PHONE ( )	SOCIAL SECURITY NUMBER
HOME ADDRESS	CITY	STATE	ZIP
EMPLOYER	WORK PHONE ( )	HIRE DATE	EMPLOYMENT INCOME <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$ /per

In the event that the Visa® credit card applied for above is issued, I (we) agree to read and comply with the terms of the agreements which will be furnished to me (us) with the Visa® card. I (we) further agree that Montana Federal Credit Union may contact any source necessary to determine my credit and financial responsibility. The above information is true and complete. I acknowledge reading the summary of terms and agree to the conditions on this application.

**NOTICE:** Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

X \_\_\_\_\_ DATE \_\_\_\_\_ SIGNATURE OF CO-APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_  
APPLICANTS SIGNATURE

**UPON APPROVAL YOUR MFCU VISA® CREDIT CARD AGREEMENT WILL BE SENT DIRECTLY TO YOU.**

FOR CREDIT UNION USE ONLY \_\_\_\_\_ CREDIT LIMIT \$ \_\_\_\_\_ APPROVED  REJECTED

CREDIT CARD ACCOUNT NO. \_\_\_\_\_

MEMBER CREDIT UNION ACCOUNT NO. \_\_\_\_\_ LOAN OFFICER \_\_\_\_\_

COMMENTS/CONDITIONS \_\_\_\_\_ DATE \_\_\_\_\_

3 Convenient Locations to Serve Our Members  
901 Eighth Ave S | #15 Fourteenth St S | 540 Smelter Ave NE  
Great Falls, Montana (406) 727-2210 • 800-721-2242

**Expect the best...**