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	Up to 1% of each transaction in U.S. dollars. (Finance Charge)		
Penalty Fees			
Late Payment Fee	Up to \$25 assessed ten (10) days after due date.		

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

Rewards: Earn up to a 1% credit back onto your card for annual purchases you make.

Information contained in this Credit Disclosure is accurate as of 12/01/2012 and is subject to change thereafter. To obtain more recent information, please call us at 1-800-289-5939.



Baltimore Washington Federal Credit Union

www.bwfcu.com

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WITH A VISA CREDIT CARD FROM YOUR CREDIT UNION, YOU GET...

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Easy Cash Access. Your Visa credit card gives you instant cash access at nearly 855,000 ATMs around the world.

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, up to \$100,000, 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.

Apply today!



Baltimore Washington FCU

Baltimore Washington FCU 301 Hospital Dr. Glen Burnie, MD 21061



And a state of the		Interest Rates and	l Interest Changes
 I intend to apply for Individual Credit We intend to apply for Joint Credit We intend to apply for Joint Credit We intend to apply for Joint Credit 	Member Account #		A) and B) 7.39% Introductory APR for six
A A Applicant's Signature Co-Applicant's Signature	Requested Credit Limit \$	Annual	(6) months, based on your
		Percentage Rate (APR) for	creditworthiness. After that, your APR will be:
First Name Middle Initial Last Name Social Security #	Date of Birth	Purchases	A) 10.39%
Home Address City/State/Zip			A) 10.39 /0B) 15.89%
Email Address Home Phone			B) 13.07 /0
Do You 🗌 Own 🗌 Rent Name of Lender/Landlord Monthly Mortgage/Rent \$	-	APR for Balance Transfers	A) 11.39% B) 16.89%
Current Employer Are You Self Employed? 🗌 Yes 🗋 No 🛛 Position/Job Title		11 ansiers	A) and B) 7.39% introductory
Employer Address			APR for six (6) months. After
Employer Phone	ed not be revealed if you do not wish to rely on it as a basis for repaying this obligation.	APR for Cash Advances	that, your APR will be: A) 12.39% B) 17.89%
Mother's Maiden Name			You have at least 25 days after
	· · · · · · · · · · · · · · · · · · ·	How to Avoid Paying Interest	the close of each statement period to pay your balance
First Name Social Security # Hiddle Initial Last Name Social Security #	Date of Birth	on Purchases	in full without being charged interest. There is no grace period for cash advances.
Home Address City/State/Zip		Minimum	period for cash advances.
Email Address Home Phone		Interest Charge	None
Do You 🗌 Own 🗌 Rent Name of Lender/Landlord Monthly Mortgage/Rent \$	How Long? Years Months	interest charge	
			To learn more about factors
Current Employer Are You Self Employed? 🗌 Yes 🗍 No 🛛 Position/Job Title		For Credit	to consider when applying
		Card Tips from	to consider when applying for or using a credit
Employer Address City/State/Zip			to consider when applying for or using a credit card, visit the website of
Employer Address City/State/Zip Employer Phone		Card Tips from the Consumer	to consider when applying for or using a credit
Employer Address City/State/Zip Employer Phone	*Other Income \$	Card Tips from the Consumer Financial	to consider when applying for or using a credit card, visit the website of the Consumer Financial
Employer Address City/State/Zip Employer Phone	*Other Income \$	Card Tips from the Consumer Financial Protection Bureau The minimum mont new balance or the greater, but not less inpaid prior payme	to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <u>http://</u> <u>www.consumerfinance.gov/</u> <u>learnmore.</u> thly payment is 2% of your total overlimit amount, whichever is than \$20 plus the amount of any nts due. Payments of \$10,000 or
Employer Address City/State/Zip Employer Phone	*Other Income \$	Card Tips from the Consumer Financial Protection Bureau The minimum mont new balance or the greater, but not less inpaid prior payme greater may not be	to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <u>http://</u> <u>www.consumerfinance.gov/</u> <u>learnmore.</u> thly payment is 2% of your total overlimit amount, whichever is than \$20 plus the amount of any nts due. Payments of \$10,000 or part of your available credit for
Employer Address	*Other Income \$	Card Tips from the Consumer Financial Protection Bureau The minimum mont new balance or the greater, but not less inpaid prior payme greater may not be p hree (3) business da of every month.	to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <u>http://</u> <u>www.consumerfinance.gov/</u> <u>learnmore.</u> thly payment is 2% of your total overlimit amount, whichever is than \$20 plus the amount of any nts due. Payments of \$10,000 or part of your available credit for ays. Your payment is due the 4th
Employer Address	*Other Income \$ ed not be revealed if you do not wish to rely on it as a basis for repaying this obligation. Phone tunion is relying on what you stated in this application and nother to use the credit card(s), agree that the applicant(s) if I do not qualify for the Visa product selected above, I will Date tunion this account. In addition, you default on this account without further notice. "Shares" for nether jointly or individually held - regardless of contributions	Card Tips from the Consumer Financial Protection Bureau The minimum mont new balance or the or greater, but not less inpaid prior payme greater may not be p hree (3) business do of every month.	to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <u>http://</u> <u>www.consumerfinance.gov/</u> <u>learnmore.</u> thly payment is 2% of your total overlimit amount, whichever is than \$20 plus the amount of any nts due. Payments of \$10,000 or part of your available credit for ays. Your payment is due the 4th ulate Your Balance: We use
Employer Address	*Other Income \$ ed not be revealed if you do not wish to rely on it as a basis for repaying this obligation. Phone tunion is relying on what you stated in this application and nother to use the credit card(s), agree that the applicant(s) tif I do not qualify for the Visa product selected above, I will Date tunion this account. In addition, you default on this account without further notice. "Shares" for nether jointly or individually held - regardless of contributions rest.	Card Tips from the Consumer Financial Protection Bureau The minimum mont new balance or the or greater, but not less inpaid prior payme greater may not be p hree (3) business do of every month. How We Will Calc a method called "av	to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <u>http://</u> <u>www.consumerfinance.gov/</u> <u>learnmore.</u> thly payment is 2% of your total overlimit amount, whichever is than \$20 plus the amount of any nts due. Payments of \$10,000 or part of your available credit for ays. Your payment is due the 4th
Employer Address City/State/Zip Employer Phone	*Other Income \$ ed not be revealed if you do not wish to rely on it as a basis for repaying this obligation. Phone tunion is relying on what you stated in this application and nother to use the credit card(s), agree that the applicant(s) if I do not qualify for the Visa product selected above, I will Date tunion this account. In addition, you default on this account without further notice. "Shares" for nether jointly or individually held - regardless of contributions rest.	Card Tips from the Consumer Financial Protection Bureau The minimum mont new balance or the or greater, but not less inpaid prior payme greater may not be p hree (3) business do of every month. How We Will Calc a method called "av	to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <u>http://</u> <u>www.consumerfinance.gov/</u> <u>learnmore.</u> thly payment is 2% of your total overlimit amount, whichever is than \$20 plus the amount of any nts due. Payments of \$10,000 or part of your available credit for ays. Your payment is due the 4th ulate Your Balance: We use treage daily balance (including

about your account.