



Application Disclosure

IMPORTANT TERMS CONCERNING THIS APPLICATION PLEASE READ BEFORE ACCEPTING:

The terms "I" and "My", where contained herein, apply to all applicants for credit. I am submitting this application to GTE Federal Credit Union DBA GTE Financial for the purpose of obtaining the credit indicated on this application. I certify that this application is true and complete and accurately represents my present financial condition. The credit union may verify this information, including all stated income and employer information from whichever source deemed necessary, and may, now and in the future, provide others with information regarding my credit history with them, to the extent permitted by law. I understand that this application remains the property of GTE Financial even if credit is denied.

I agree to repay all monies borrowed pursuant to GTE Financial's Consumer Lending Plan, Disclosures, Credit & Security Agreements, and any items applicable including principal, finance charges, late charges and any other charges which may become due pursuant to the applicable agreement in the manner designated by GTE Financial.

What the security agreement covers: Each advance is secured by the property described in the receipt, voucher or other documents I receive at the time of the advance and any extension, renewals, or refinancing of the advance. It also secures any other advances I have now or in the future under the plan and any other amounts or loans, including any credit card loan, I owe for any reason now or in the future, except any loan secured by my principal residence.

I authorize GTE Financial to issue any credit devices requested by me, and any replacements thereto, and to issue me a personal identification number (PIN) to be used in conjunction with Electronic Fund Transfers (EFT), such as ATM transactions.

I will receive all applicable GTE Financial Consumer Lending Plans, Disclosures, Credit & Security Agreements, and EFT agreements and disclosures, and the schedule of fees and charges. I agree to be bound by the terms of the agreements and disclosures.

If I have requested joint credit with my spouse/co-applicant, I understand and agree that all applicable agreements shall be binding on both of us, jointly and severally. If I am signing as a co-signer, I understand that I am fully responsible for the repayment of all debt incurred pursuant to this account, even though I may derive no benefit from the account.

I grant GTE Financial a security interest in all individual and joint share and/or deposit accounts I have with the credit union now and in the future to secure what I owe under the plan agreement and if I have applied for a credit card, under the credit card agreement. If I am in default, I authorize GTE Financial to apply the balance in these share and/or deposit accounts to any amounts due. Shares and deposits in any individual retirement account and other account type that would lose special tax treatment under state or federal law if given as security are not subject.

IMPORTANT PRE-APPROVED DISCLOSURE (Applicable only if pre-approved for a loan)

I understand that the credit amount on this account will be determined after a review of my application by GTE Financial and will be based on various factors, including income. The minimum approved credit amount is \$500. GTE Financial maintains the right not to open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if I no longer meet the Credit Union's standards for creditworthiness; b) my name and/or mailing address have been altered; c) the Credit Union receives my response after the offer has expired; or d) my income reported on this application is insufficient to support the opening of this account. I understand I have the right to review my credit history by contacting the credit reporting agencies.



IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 6/17/2017. You can contact us at (813) 871-2690 or toll free at 1-(888) 871-2690 or P.O. Box 172 599, Tampa, FL 33672-0599 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:				
	GO SIGNATURE VISA	GO TO VISA	GO FORWARD VISA	SECURED GO FORWARD VISA
Annual Percentage Rate (APR) for Purchases & Cash Advances	13.74 % to 15.74 % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	7.74 % to 11.74 % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	17.99%	17.99%
APR for Balance Transfers	13.74 % to 15.74 % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	0% Introductory APR for 12 months if the balance transfer is made within 60 days of account opening*. After that, your Standard APR will be 7.74 % to 11.74 % depending on your creditworthiness. APR will vary with the market based on the Prime Rate.	17.99%	17.99%
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.			
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.			
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:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	<i>Go Signature Visa: \$0 for the first 12 months; \$60.00 thereafter. All other cards: None</i> None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	3% of the amount of each transfer (minimum: \$6.00) 3% of the amount of each cash advance (minimum: \$6.00) 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 0.8% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25.00 for the first offense, \$35.00 for each additional offense until 6 consecutive on-time payments are received None Up to \$25.00 if your payment is returned for any reason

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the standard APR disclosed above if you make a late payment.

***Introductory Rate is available only for balance transfers made within 60 days of account opening.**

SEE NEXT PAGE for more important information about this account

Other Fees:

Payment by GTE Online Banking, Make Payment:	Free
Payment by Branch Transaction (from checking):	Free
Payment by Mail to Processing Center:	Free
Rush PIN Fee:	\$15.00 (Available free if completed in branch)
Statement Copy:	\$5.00
Rush Card Fee:	\$25.00
Card Replacement Fee:	\$10.00
Payment By Processor:	\$5.00
Immediate Payment Fee:	\$3.00
Convenience Check Copy Fee:	\$1.00
Returned Convenience Check:	Up to \$25.00 if a convenience check if declined for any reason
Convenience Check Stop Payment Request:	Up to \$29.00 if you stop payment of a convenience check for any reason