Pe	nFed Visa Gold Card					
М	EMBER INFORMATION Full legal name:		JOINT APPLICANT INFOR	MATION (optional)		
Α	Full legal name:		Full legal name:			
	Social Security number:	Date of birth:	Social Security number:	Date of birth:		
	credit card account, authorize its use, o the PenFed agreement provided with th MY PENFED SHARE ACCOUNT AND ANY OTHER	that if I use the Pentagon Federal Credit Union (PenFed) r do not cancel it within 30 days after the card is received, e card is binding on me. I AUTHORIZE A SECURITY INTEREST IN PENFED ACCOUNTS I MAY HAVE (EXCLUDING MY IRA ACCOUNTS) UP CE TO PROTECT PENFED IF I DEFAULT ON ANY CREDIT EXTENDED OR IS.	My signature indicates that I am awa credit card account, authorize its use the PenFed agreement provided with MY PENFED SHARE ACCOUNT AND ANY OTH TO THE AMOUNT OF MY OUTSTANDING BAL CASH ADVANCED UNDER THIS/THESE ACCO	are that if I use the Pentagon Federal Credit Union (PenFed) e, or do not cancel it within 30 days after the card is received, t the card is binding on me. I AUTHORIZE A SECURITY INTEREST IN IER PENFED ACCOUNTS I MAY HAVE (EXCLUDING MY IRA ACCOUNTS) UP ANCE TO PROTECT PENFED IF I DEFAULT ON ANY CREDIT EXTENDED OR UNTS.		
	► Signature:	Date:	► Signature:	Date:		
В	Mailing address:		Mailing address:			
	Day phone:	Evening phone:		Evening phone:		
	Email address:		Email address:			
С		Monthly housing pmnt: \$		Monthly housing pmnt: \$		
			Employer name:			
		Are you self employed? □ Yes □ No		Are you self employed? □ Yes □ No		
		□ Not employed □ Student		□ Not employed □ Student		
	*Note: Alimony, child support or separa wish to have it considered as a basis for	te maintenance income need not be revealed if you do not repaying this obligation.	*Note: Alimony, child support or sep wish to have it considered as a basis	arate maintenance income need not be revealed if you do not for repaying this obligation.		
A	DDITIONAL CARDHOLDER(S					
D						
	Social Security number:	Date of birth:	Social Security number:	Date of birth:		
	By signing below, I understand and agree that in the event of the death of the member cardholder(s), the additional card assigned to me is no longer valid. Any subsequent charges incurred by me, including recurring charges and charges made without the use of the card, become my responsibility to repay.		By signing below, I understand and agree that in the event of the death of the member cardholder(s), the additional card assigned to me is no longer valid. Any subsequent charges incurred by me, including recurring charges and charges made without the use of the card, become my responsibility to repay.			
	► Signature:					
	Relationship to member:		Relationship to member:			
	FFICE USE Member number:	Member number: Credit card account number:		Application number: Card Services		
	002	IMPORTANT: Please detach and retain				
	nFed Visa Gold Card					
IN	TEREST RATES AND INTEREST (CHARGES				
Anı	inual Percentage Rate (APR) or Purchases And Cash Advances 12.49% Your APR will vary with the market based on the Prime Rate.					
AP	O% promotional rate for 18 months on transfers made between December 1, 2013 and March 31, 2014.¹ After March 31, 2014, the APR for new balance transfers will vary with the market based on the Prime Rate, and is currently 12.49% .					
	the market based on the Prime Rate, and is currently 12.49%. 17.99% If your minimum payment is not received within 60 days, your entire account is subject to change to the non-variable Penalty APR. The Penalty APR will remain in place until you make three consecutive monthly payments on or before the due date.					
	v To Avoid Paying erest On Purchases Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.					
Mi	mum Interest Charge None					
	Credit Card Tips From The sumer Financial Protection Bureau To learn more about factors to consider when applying for or using a credit card, visit the Consumer Financial Protection Bureau website at http://www.consumerfinance.gov/learnmore					
FE						
_	nual Fee	None				
1	saction Fees					
	Balance Transfer	3% (minimum \$10, maximum \$250) per transaction				

Returned Payment Up to \$25 How We Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. Balance Transfers: 'This transaction is subject to credit approval. Promotional APR offer ends March 31, 2014. Loss of Balance Transfer APR: We may end your promotional Balance Transfer APR and apply the Penalty APR if we do not receive your payment within 60 days of the due date. Annual Percentage Rate (APR) on Purchases and Cash Advances: Your APR can change in January and July of each year. Other Notes: There is a \$1.00 fee for each paper statement received. Electronic statement notification is free. Terms, conditions and restrictions apply to the use of this card. Refer to the Cardholder Agreement at PenFed.org for details. The information on this disclosure is current as of December 2013, but is subject to change. To determine if any changes have occurred since this date, call 800-247-5626. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Wisconsin Residents: No provision of a marital property agreement, unilateral statement or court decree adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Up to \$10 if balance is less than \$1000; Up to \$20 if balance is \$1000-\$2000; Up to \$25 if balance is greater than \$2000

None

None

None

Cash Advance

Penalty Fees Late Payment

Foreign Transaction

Over Credit Limit