

UW-River Falls Alumni Platinum Visa



A Credit Card that Works for the Future

Developed by the University of Wisconsin–River Falls Foundation and WESTconsin Credit Union, the UW-River Falls Alumni Platinum Visa is an easy way to give back to the university. Each time cardholders use their cards, WESTconsin returns a percentage of each purchase to the UW-River Falls Alumni Association for funding student scholarships.

Rewarding for You

If you are a UW-River Falls alumni, student, faculty or staff member, you have the option of requesting the UW-River Falls Alumni Platinum Visa credit card. The low-rate card offers the same great benefits as the WESTconsin Platinum Visa credit card, including the CURewards program.

See reverse side for all the benefits.

Rewarding for Others

Since 1998, cardholders have used the UW-River Falls Alumni Platinum Visa credit card to generously give more than \$67,000 back to the university. Each year, unrestricted gifts make a critical difference in the lives of students and faculty. Use the credit card that helps benefit the University of Wisconsin–River Falls community!



westconsincu.org



Federally insured by NCUA 08/2012

Balance Transfers

On approval of your application, WESTconsin Credit Union can transfer the balance owed on your other credit card(s) to your WESTconsin Credit Union credit card, up to the maximum credit line approved on your WESTconsin Credit Union credit card. Please complete and sign the form below.

1 Account Number

Payee

Payment Street Address/PO Box

City

State ZIP Exact Amount to be paid/transferred: \$, .

2 Account Number

Payee

Payment Street Address/PO Box

City

State ZIP Exact Amount to be paid/transferred: \$, .

3 Account Number

Payee

Payment Street Address/PO Box

City

State ZIP Exact Amount to be paid/transferred: \$, .

I request and authorize WESTconsin Credit Union to advance my WESTconsin Platinum Visa or UW-River Falls Alumni Platinum Visa credit card line of credit, to pay off the balance owed on my credit card account(s) noted above. I understand the advance will be treated as a cash advance, subject to terms of agreement listed in the Visa credit card agreement. I understand that finance charges will be applied from the day the balance(s) are transferred to my WESTconsin Credit Union credit card account. I also understand that finance charges on my other credit card account(s) accrue until the balance owed is paid in full, that WESTconsin Credit Union's payment check may not reach my other credit card company(ies) in time to pay off my balance(s) completely before my next statement closing date(s), and that I remain responsible to pay any unpaid finance charge, late payment or other charges on my other credit card(s).

NAME (please print) ACCOUNT #

SIGNATURE DATE

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST CLASS MAIL PERMIT NO. 114 MEMONONIE

POSTAGE WILL BE PAID BY ADDRESSEE



PO Box 160
Menomonie, WI 54751-9958



Credit Cards

WESTconsin Platinum Visa & UW-River Falls Alumni Platinum Visa



WESTconsin Credit Union Account # _____ CREDIT LINE REQUESTED \$ _____

Choose card type: WESTconsin Platinum Visa UW-River Falls Alumni Platinum Visa

INDIVIDUAL OR JOINT CREDIT (Please choose one)

- Individual Credit (Complete application and sign below)
- Joint Credit (Complete application and BOTH sign below)

*** Married Status** (Wisconsin residents only)

Married (Date _____) Unmarried Legally Separated

APPLICANT

Please indicate how name should appear on card. (Limited to 26 characters including spaces.)

Home or Cell Phone _____ Work Phone _____

Address _____

* PLEASE READ: If you are married and a Wisconsin resident, you must complete the spouse/joint application sections with information about your spouse. You must also complete those sections if you are applying for individual credit, but relying on the income or assets of another person as the basis for repayment of the credit line requested.

JOINT APPLICANT

The undersigned give(s) the information in this application for the purpose of obtaining a Platinum Visa line of credit from WESTconsin Credit Union. I/we certify that the information is true and complete and submitted for the purpose of obtaining credit. I/we understand that Section 101.4, Title 18 U.S. Code, makes it a federal crime to knowingly make a false statement in this application. I/we authorize WESTconsin Credit Union to verify the information provided in this application and to obtain additional information concerning my/our credit worthiness, credit history, financial responsibility and employment history through any credit bureau or by any lawful means, and to answer questions about WESTconsin Credit Union's credit experience with me/us. I/we understand and agree that this application does not constitute a contract for the extension of credit and that all credit extended to me/us if my/our application is approved will be subject to the WESTconsin Credit Union Visa Credit Card Agreement containing rules and regulations concerning my/our use of my/our Platinum Visa credit card. A copy of the Agreement will be furnished to me/us on the approval of this application. I/we understand and agree that no provision of a marital property agreement, a unilateral statement under s. 766.59 Wis. Stats., or a court decree under s. 766.70 Wis. Stats., will affect the interest of WESTconsin Credit Union adversely, unless prior to the time credit is granted to the applicant(s). WESTconsin Credit Union is furnished with a copy of the agreement, statement, or decree, or WESTconsin Credit Union has actual knowledge of the adverse provision. **If I am married, a Wisconsin resident and applying for Individual Credit, I understand and agree that credit applied for, if granted, will be incurred in the interest of my marriage or family. This statement is made in accordance with s. 766.55 (1), Wis. Stats.**

X

SIGNATURE OF PRIMARY MEMBER

_____ Date _____

X

SIGNATURE OF JOINT APPLICANT (when applicable)

_____ Date _____

AUTOMATIC CREDIT CARD PAYMENT

Save time, postage and worry about missing a credit card payment with automatic payment. There's no charge for this service. Just complete the authorization below:

I hereby authorize WESTconsin Credit Union to initiate and continue automatic withdrawals from my (designate one):

- WESTconsin Credit Union Membership Savings (suffix 00) Account Number _____
- WESTconsin Credit Union Checking Account Number _____ on the 15th of each month in the amount of (designate one):
 - Minimum Payment Due
 - Payment in Full
 - Fixed Amount of \$ _____ or minimum payment when it is greater than the fixed payment amount.

I understand and agree to the following: It will be my responsibility to make my credit card payment on my own until the credit card statement states " \$xx.xx will be deducted from your account and credited as your automatic payment on mm/dd/yy." I must have sufficient funds in my account to make the designated payment (or minimum payment, whichever is greater). If there are not sufficient funds in my WESTconsin Credit Union account, a \$30.00 NSF fee will be withdrawn from any account that I am an owner of at WESTconsin Credit Union. If insufficient fund payments continue to occur regularly, the credit union may terminate the automatic credit card payment feature. I have the option to make additional payments on my own to the credit card account. By making additional payments, this will not stop the automatic payment from deducting on the payment due date. If I wish to stop or skip any automatic payments to my credit card, I must make a written request or call WESTconsin Credit Union to terminate it prior to the due date.

SIGNATURE

_____ DATE _____

To mail application to WESTconsin Credit Union, tear along the perforation, fold up, securely tape the application shut and place in the mail.

WESTconsin Platinum Visa

The WESTconsin Platinum Visa credit card is one of the best credit cards available today, offering a rewards program, competitive interest rates and no annual or balance transfer fees. Plus, receive personal, friendly service from WESTconsin Credit Union.

Simply complete the application, apply online at westconsincu.org or call your local WESTconsin office or (800) 924-0022.

Reward Yourself

Make the WESTconsin Platinum Visa credit card your choice of card. Join today and begin rewarding yourself!



- No annual fee
- Worldwide acceptance
- Competitive interest rates with Membership Value Pricing* (MVP) discounts
 - .25% for Silver MVP Members
 - .50% for Gold MVP members
- Free CURewards program—earn reward points redeemable for merchandise, gift certificates and travel awards
 - Visit CURewards.com to see a full selection of rewards and for a complete listing of program rules
- Account access through WESTconsin Online—view activity, make payments and retrieve eStatements
 - Visit westconsincu.org
- Annual Activity Summary Statement (99 debits or more annually)
- Verified by Visa Protection
- Falcon Fraud Protection
- Other coverages available at no or minimal cost:
 - Auto rental collision damage waiver
 - Travel and emergency assistance service
 - Warranty manager service
 - Worldwide automatic travel accident and baggage delay insurance
 - Loss of life, disability and involuntary unemployment payment protection
 - Roadside dispatch

*MVP status includes Checking Account and Direct Deposit of payroll or government check, and qualifying account/loan balances. Ask for details about MVP at your local WESTconsin Credit Union office, or by visiting our website.