



LIBERTY SAVINGS

★Federal Credit Union★

Main Office

666 Newark Avenue,
Jersey City, NJ 07306
E-Mail visa@LSFCU.org

Hours:

Monday, Wednesday and Friday 10-5
Tuesday and Thursday 10-6
Saturday - Closed
Phone: 201-659-3900
Fax: 201-659-7627

Greenville Office

1590 JFK Boulevard,
Corner of Seaview Avenue,
Jersey City, NJ 07305

Hours:

Monday and Wednesday 10-6
Tuesday and Friday 10-5
Thursday 9-4
Saturday 9-1
Phone: 201-659-3900

www.LSFCU.org

24 Hour Telephone

In State: 201-659-3131
Out of State Toll-free: 1-800-627-3131



EQUAL HOUSING
LENDER
EQUAL OPPORTUNITY
LENDER



LIBERTY SAVINGS

★Federal Credit Union★

Visa Application





LIBERTY SAVINGS VISA® BENEFITS

Save on transferred balances from other cards

A Liberty savings VISA® credit card will help you save from the very first day! Simply transfer the balances from high-rate cards and save. Then stick with your credit union VISA® card for all your future purchases.

Secured VISA® Credit Card

For your special situation we also offer a Secured VISA® Plan. Whether you want to protect your credit with a secured plan or establish a credit card presence, our secured VISA® Plan has many attractive options:

This plan is available to those who do not qualify for an unsecured Liberty Savings Federal Credit Union VISA® Card.

- Credit Limit Established by pledging a portion of individual or joint savings account
- Secure amount equals 110% of the credit line
- \$550 minimum secured amount
- \$30 annual fee
- 18.00% fixed annual percentage rate



Fraud protection

Your account has 24/7 fraud monitoring. Working with you, we continually monitor your account to detect suspicious or unusual activity.

Zero fraud liability

You will not be responsible for any fraudulent transactions.

24/7 account access

Track balances, available credit, and make payments at www.LSFCU.org. Check up on your card usage history, set alerts and much more at www.ezcardinfo.com.

Insurance coverage

No cost travel accident insurance when you use your card to purchase travel tickets. No cost auto rental collision damage waiver; protection against collision and theft. Travel and emergency services.

Worldwide acceptance

Your Liberty Savings Federal Credit Union Visa credit cards are welcome at millions of establishments worldwide.

Savings you can count on

We keep your fees and rates low and service quality high. So, you are shopping and saving at the same time.

Member rebates

You can earn up to 1% annually in rebates on your purchases. More savings and the credit you deserve.

No limit instant cash access

You can use your credit card to take a cash advance on your entire line of credit at thousands of ATMs.

Applying is easy!

Take advantage of the security, reliability and convenience that comes with a Visa card. Apply for a Liberty Savings Federal Credit Union Visa card by mail, fax or in person.

This brochure contains a partial description of benefits. Certain conditions, restrictions, claims filing procedures and exclusions apply. Many of the services and benefits described are provided by independent suppliers. Liberty Savings Federal Credit Union may add or withdraw services at any time. Services and benefits are described in detail in the information sent to the cardholders.

CREDIT CARD APPLICATION

TYPE OF CREDIT (check one) Classic Platinum Gold Increase Amount requested: \$ _____ Unsecure

APPLICANT

APPLICANT'S NAME	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	DATE OF BIRTH	DRIVER'S LICENSE	STATE
STREET ADDRESS		CITY	STATE	ZIP	HOME PHONE ()
LENGTH OF RESIDENCE	OWN OR RENT?	MONTHLY PAYMENT \$	GROSS MONTHLY INCOME* \$	*income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.	
EMPLOYER	EMPLOYER'S ADDRESS		CITY	STATE	ZIP
JOB TITLE	DATE OF HIRE	WORK PHONE EXT ()	EMAIL ADDRESS	MOTHER'S MAIDEN NAME OR SECURITY PASSWORD	
NAME AND ADDRESS OF PERSONAL FRIEND ()		PERSONAL FRIEND'S PHONE NUMBER	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIVE'S PHONE NUMBER

CO-APPLICANT

Complete this section (1) your co-applicant will use this account (2) your co-applicant will be contractually liable on the account. (3) you are relying on your co-applicant's income as a basis for repayment of the credit requested. (4) you reside in a community property state of property on which you are relying as a basis for repayment of the credit requested is located in such state or (5) you are relying on alimony, child support, or separate maintenance payments from your spouse or former spouse as a basis for repayment of the credit requested.

APPLICANT'S NAME	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	DATE OF BIRTH	DRIVER'S LICENSE	STATE
STREET ADDRESS		CITY	STATE	ZIP	HOME PHONE ()
LENGTH OF RESIDENCE	OWN OR RENT?	MONTHLY PAYMENT \$	GROSS MONTHLY INCOME* \$	*income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.	
EMPLOYER	EMPLOYER'S ADDRESS		CITY	STATE	ZIP
JOB TITLE	DATE OF HIRE	WORK PHONE EXT ()	EMAIL ADDRESS	MOTHER'S MAIDEN NAME OR SECURITY PASSWORD	
NAME AND ADDRESS OF PERSONAL FRIEND ()		PERSONAL FRIEND'S PHONE NUMBER	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIVE'S PHONE NUMBER

APPLICANT'S SIGNATURE

X _____

DATE

CO-APPLICANT'S SIGNATURE

X _____

DATE

I/We certify everything I/We have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved, and I/we authorize you to share this application with any of your affiliates for the purpose of determining whether I/we might qualify for other products you or those affiliates offer. I/we authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our record with you. I/We understand that I/we must update credit information at your request if my/our financial condition changes.

Balance Transfer Form Please Print Clearly

Creditor Name: _____ Account Number: _____

Payment Address: _____

Exact Amount To Be Paid: \$ _____ circle type: Visa MasterCard Discover Retail

Creditor Name: _____ Account Number: _____

Payment Address: _____

Exact Amount To Be Paid: \$ _____ circle type: Visa MasterCard Discover Retail

Creditor Name: _____ Account Number: _____

Payment Address: _____

Exact Amount To Be Paid: \$ _____ circle type: Visa MasterCard Discover Retail

Creditor Name: _____ Account Number: _____

Payment Address: _____

Exact Amount To Be Paid: \$ _____ circle type: Visa MasterCard Discover Retail

By signing below I authorize Liberty Savings Federal Credit Union to pay on my behalf each balance or portion of balance I have designated. I have read the terms and conditions below.

Signature: _____ Date: ____/____/____

Creditor Name: _____ Account Number: _____

Payment Address: _____

Exact Amount To Be Paid: \$ _____ circle type: Visa MasterCard Discover Retail

Terms and Conditions

1. If transfer information you provide is incomplete, the Credit Union will not be able to process the transfer request. Transfers will be sent to only recognized creditors or financial institutions and will not be sent to your home or billing address.
2. Please continue to make your minimum required payment until the request transfer payment appears on that account's billing statement. The Credit Union is not responsible for any remaining balance on that account, or for any finance or other charges you incur due to delays in transferring a balance.
3. If you transfer an amount for a transaction you dispute, you may lose some or all of your rights against the other creditor.
4. While the Credit Union can pay your account directly, the credit union can not close them for you. If you wish to close any of the transfer accounts, you must do so yourself.
5. Account balance transfers are contingent upon account setup and assigned credit limit. In some cases the Credit Union may not be able to process a balance transfer request.
6. Additional information may be requested by the Credit Union when using this form.

LIBERTY SAVINGS FEDERAL CREDIT UNION VISA CREDIT CARD AGREEMENT AND DISCLOSURE UNDER THE FEDERAL TRUTH IN LENDING ACT

1. Definitions. In this agreement the words you, your and yours mean the Visa Account Holder(s). The words we, our, and us mean Liberty Savings Federal Credit Union, Jersey City NJ, and any agent through which the Account is established. Card refers to the Visa credit card(s) which we issue you. Account refers to your Visa account with us.

2. Use of card. You can use the card for purchases and cash advances. To use the card there are two alternative procedures to be followed. One is for you to present the card to a participating Visa plan merchant, to us or another financial institution, and sign the sales or cash advance slip which will be imprinted with your card. The other is to complete the transaction by using your Personal Identification Number (PIN) in conjunction with the card at an Automated Teller Machine (ATM) or other type of electronic terminal that provides access to the Visa system. You will owe us for these amounts plus finance charges, all payable in United States dollars.

Foreign Transactions. Purchases and cash advancement made in foreign countries will be billed to you in US dollars. The conversion rate to dollars will be at (1) the wholesale market rate or (2) the government mandated rate, whichever is applicable, in effect one day prior to the processing date, increased by one percent.

3. Monthly statements. We will send you a statement each month in which there is a debit or credit balance over \$1.00. The statement will identify the merchant, electronic terminal or financial institution at which transactions were made. Sales, cash advance, credit or other slips cannot be returned with statements; therefore, you will retain the copy of such slips furnished at the time of transaction in order to verify the statement. You must pay at least the minimum payment by the statement due date and according to the terms and conditions of this account.

4. Minimum payment. Payment must be made according to the schedule on or before the statement due date, which is 25 days after the closing date. Minimum payment also includes the greater of amounts past due and/or any amount in excess of the credit line.

5. Finance charges. There will be no finance charges on purchases if you pay your bill in full within 25 days of the billing date. Otherwise the finance charge will be imposed on the Average Daily Balance (ADB) of purchases. Cash advances are always subject to finance charge from the day the cash advance is posted to your account, and these charges will be imposed on the ADB of cash advances.

The ADB is calculated as follows: we take the beginning balance of your account each day, add new purchases or debits, and subtract any payments or credits. This gives us the debit daily balance. Then, we add up all the debit daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the ADB, which is used in calculating the finance charge.

To determine the amount of the finance charge, the ADB is multiplied by the number of days in the billing cycle and the Daily Periodic Rate. On accounts NOT secured by a pledge of shares, the

the daily periodic rate will be determined by a variable APR. For classic, Prime interest rate plus 6% for purchases and Prime interest rate plus 8% for cash advances. This rate will never be less than an APR of 14.50%. For classic Managed credit visa the interest rate will be fixed at 18%. For gold, Prime interest rate plus 3.25% for purchases and cash advances. This rate will never be less than 12.00%. For platinum, Prime interest rate for purchases and cash advances. This rate will never be less than 6%. These rates may change quarterly. The APR will never be greater than the maximum interest permitted by the Federal Credit Union Act which is equal to 18%. The Prime Interest Rate is defined as the prime lending rate as published in the Wall Street Journal on the last business day of the last billing cycle of the preceding billing quarter.

6. Secured Visa plans. Preferred Secured – If you qualify for a Liberty Savings Federal Credit Union visa card, you may accept our Preferred Secured Plan by securing a portion of your savings in your Liberty Savings Federal Credit Union individual or joint account. Your credit line will be equal to the amount pledged which may not be withdrawn until 30 days after you surrender your card and your account balance is paid in full. Upon default of the cardholder's agreement, we are authorized to withdraw from your savings account all amounts owed on your visa account. Minimum secured amount is \$500.00. Annual percentage rate is fixed at 12% with a \$15.00 annual fee.

Special Secured – If you do not qualify for a Liberty Savings Federal Credit Union visa card, you may apply for a Special Secured visa account. You may establish the credit limit by pledging a portion of your individual or joint savings account at Liberty Savings Federal Credit Union. The secured amount will be 110% of the credit line. The amount may not be withdrawn until 30 days after you surrender your card and your account balance is paid in full. Upon default of the cardholder's agreement, we are authorized to withdraw from your savings account all amounts owed on your visa account. Minimum secured amount is \$550.00. Annual percentage rate is fixed at 18% with a \$30.00 annual fee.

To open a Secured Visa account you must sign a security agreement.

7. Application of payments. Your payments when paid during the billing cycle will be applied to any amounts outstanding at the time it is received in the following order: Outstanding Finance Charges and Fees, remaining Purchase Balance, remaining Cash Advance Balance. We may accept checks marked "payment in full" or with words of similar effect without losing any of our rights to collect the full balance of your account with us.

8. Your responsibility. When we issue your card: a) The card must be signed immediately by you. b) The card or any other credit instrument we supply remains our property. c) We have the right to repossess the card at any time and you agree to surrender it at our request. d) The card may not be used by anyone other than you. e) In case of theft or loss you must notify us immediately by telephone and confirm the call in writing within 24 hours. Business days: Monday through Friday 10:00am to 5:00pm call (201) 659-3900. Holidays, Saturday, Sunday and after business hours, call (800) 991-4961. Address all letters and notices to: Liberty Savings FCU, 666 Newark Ave, Jersey City NJ 07306. f) You may be liable for the unauthorized use of your card not to exceed \$50.00. Such liability does not apply when the card is used to make electronic fund transfers. g) You will be liable for all credit obtained under your account by you or any authorized user

of the account. h) You will not obtain more than the amount of the credit line available to you on the account. i) You will advise us promptly in writing if you change your mailing address and/or phone number(s). j) You authorize us to investigate your credit standing when opening, renewing, or reviewing your account, and you authorize us to disclose information regarding your accounts to credit bureaus or other creditors who inquire of us about your credit standing, to the extent in our By-Laws. k) You authorize us to make or have made any credit, employment and investigative inquiries appropriate for the extension of credit or collection of amounts owed on the account. l) If a seller agrees to give you a refund you will accept a credit slip in lieu of cash. m) You have the right to terminate or suspend your credit privileges at any time.

9. Our responsibility. When we issue the card(s): a) We are not responsible for the failure or refusal of anyone to honor the card or any other credit instrument we supply. b) If your credits and payments exceed what you owe us, we will hold and apply the credit balance against future purchases. If it is \$1.00 or more we will refund it on your written request or automatically after 6 months. c) We are not responsible for the quality of merchandise purchased by use of your card. d) We can accept late payments or partial payments, or checks and money orders marked paid in full without losing any of our rights under this agreement. e) We can delay enforcing our rights under this agreement without losing them. f) We can change this agreement by notifying you in writing of the change at least 15 days before the beginning of the billing cycle in which the changes will occur, except an increase in the APR and finance charges which index and formula are already set forth in this agreement. g) The validity of any provision of this agreement shall not affect the validity of any other provision. h) We have the right to terminate or suspend your credit privileges at any time.

10. Default. You will be in default of this agreement if you do not make a payment on or before the statement due date, exceed your credit limit without permission, become subject to bankruptcy or insolvency proceedings, provide us with false information or signature, die or fail to comply with any provision of this agreement.

If default occurs, we can demand that you pay us all sums owed, your rights under this agreement will terminate, you may no longer use your card and must return to us the card and/or any other credit instrument in your possession.

As a member of the credit union, you pledge to us all shares held with us as collateral for payment. If you default we are authorized to apply deposits as payments on your account.

If we institute legal proceedings or take other steps to collect amounts due us under the agreement, you must pay our actual collection costs and reasonable attorney's fees allowed by law.

11. What law applies. This agreement is governed by Federal Law and the laws of New Jersey as they each apply.

12. Copy received. You acknowledge receipt of a copy of this Agreement.

	Classic	Gold	Platinum
Annual percentage rate	Variable Rate	Variable Rate	Variable Rate
Variable rate information. Your annual percentage rate may vary, changed quarterly.	Prime plus 6 for purchases Prime plus 8 for cash advances and balance transfers Minimum 14.50%	Prime plus 3.25. Minimum 12.00%	Prime. Minimum 6%
Other annual percentage rate Managed credit visa	Fixed at 18%	N/A	N/A
Grace period for repayment of balances for purchases	25 days on average	25 days on average	25 days on average
Method of computing the balance for purchases	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)
Annual fee	\$15.00 except Managed Credit visa is \$30.00	\$25.00 yearly or 0.00 if used three times or more.	None.
Minimum finance charge	0.00	0.00	0.00
Transaction fee for purchases	0.00	0.00	0.00
Transaction fee for cash advances	0.00	\$10.00	2% of cash advance, minimum \$5.00, maximum \$25.00
Late payment fee	\$10.00	\$10.00	\$10.00
Over the credit limit fee	\$10.00	\$10.00	\$10.00
Balance transfer fee	0.00	0.00	0.00
Return payment fee	\$20.00	\$20.00	\$20.00
Document charges	\$ 8.00 each. This is not imposed if the copy is for the resolution of a billing error.	\$8.00 each. This is not imposed if the copy is for the resolution of a billing error.	\$8.00 each. This is not imposed if the copy is for the resolution of a billing error
Replacement card fee	\$15.00	\$15.00	\$15.00
Research fee	\$20.00/hour for researching your account beyond the last three months.	\$20.00/hour for researching your account beyond the last three months.	\$20.00/hour for researching your account beyond the last three months.
Pick up card fee	There will be a \$50.00 fee if you use a card you reported lost/stolen/not received and your card is picked up.	There will be a \$50.00 fee if you use a card you reported lost/stolen/not received and your card is picked up.	There will be a \$50.00 fee if you use a card you reported lost/stolen/not received and your card is picked up.
Minimum payment schedule	If new balance is less than \$15.00, minimum payment will be new balance in full. If new balance is \$15 to \$500, minimum payment will be \$15. If new balance is more than \$500, minimum payment will be 3% of balance (rounded up to nearest dollar).	If new balance is less than \$15.00, minimum payment will be new balance in full. If new balance is \$15 to \$500, minimum payment will be \$15. If new balance is more than \$500, minimum payment will be 3% of balance (rounded up to nearest dollar).	If new balance is less than \$15.00, minimum payment will be new balance in full. If new balance is \$15 to \$500, minimum payment will be \$15. If new balance is more than \$500, minimum payment will be 3% of balance (rounded up to nearest dollar).