

CREDIT CARD AUTHORIZATION FORM

VISA Platinum Secured VISA Platinum

Insurance Election:

Yes, I'd like to protect my family from payment of this debt in the event of disability or death. Send insurance information.

Sign Here: _____

Balance Transfers/Convenience Checks:

Convenience checks, which may be used to pay off balances, will be mailed to you shortly after your VISA account is set up.

For questions regarding balance transfers or to order additional convenience checks, please call 1-800-943-3328.

Signatures:

This information is given to obtain credit and is true and complete. I have read and agree to terms contained in this application. I authorize Argent Federal Credit Union to verify the information and obtain further information concerning my credit standing, including a consumer credit report, and to share information with others. I understand that, if my application is accepted, card(s) will be used and credit will be extended to me by Argent Federal Credit Union, and that the Agreement between me and Argent Federal Credit Union is deemed to have been made in Virginia. I/We understand there may be periodic increases approved and I/We agree to be responsible for the balance and waive the right of notification of any and all increases on this account. I agree to be bound by the terms and conditions of the agreement that govern my account. A copy of the Agreement may be obtained by writing Argent Federal Credit Union, P.O. Box 72, Chesterfield, VA 23832-0001 or by calling 1-800-943-3328. In addition, I will receive a copy of the Agreement when I receive my card. If for any reason after receiving my card and the Agreement I decide not to use the account, I may return the card(s) to Argent Federal Credit Union without further obligation. I understand that if I apply jointly with another person, both of us have the right to use the account and will be liable for the entire amount of credit extended.

Office Use Only

Approve Decline Counter

\$ _____

Loan Officer Signature

Date _____

Cards Issued _____ Initial _____

ARGENT VISA PLATINUM ANNUAL PERCENTAGE RATE

Credit Card Fees and Terms as of 01/01/2011

Annual Percentage Rate (APR) for Purchases	1.99% Introductory APR for 6 months; new card with a Argent CU checking account. After that, your APR will be 7.99% to 17.99% based on your creditworthiness and will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.99% to 17.99% This APR will be based on your credit worthiness and vary with the market based on the Prime Rate.
APR for Cash Advances	9.99% to 17.99% This APR will be based on your credit worthiness and vary with the market based on the Prime Rate.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you: 1) Make a late payment. 2) Make your payment late two times within a 6 month period. 3) Make a payment that is returned. How long will the Penalty APR Apply? If your APR is increased for any of these reasons the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips From the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://federalreserve.gov/creditcard .
Annual Fee	None
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	1% of each transaction in US dollars.
Late Payment Fee	Up to \$25.00
Over-the-Credit Limit Fee	Up to \$25.00
Returned Payment Fee	Up to \$25.00
Other Fees	None

How will we calculate your balance? We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

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

The information about the costs of credit described in this application is accurate as of 12/01/10. Please call 800-943-3328 or write to P.O. Box 72, Chester, VA 23832 for updated information.