



The MAF Platinum Rewards Visa "A Card Like No Other!"

The MAF Platinum Rewards Visa is issued by Christian Community Credit Union.

- No Annual Fee**
- 0% introductory APR on all purchases for six months**
- Variable 10.90% to 16.90% APR**
- Earns Rewards, up to 10,000 Bonus Points**
- See reverse for terms, disclosures and card benefits.*

Donations to MAF from Christian Community Credit Union

- Donation to MAF for every purchase
- \$25 donation to MAF for each card approved

Earns Rewards*

- Receive up to 10,000 bonus points
- Earn double points for donations to MAF and many churches
- Redeem points for travel (no blackout dates) and premium merchandise

MAF encourages wise stewardship and does not promote indebtedness.

Credit Union Membership Eligibility (Check all that apply)

Promo Code: **GVZ1231**

The MAF Platinum Rewards Visa is issued by Christian Community Credit Union, a membership organization that provides financial services to help you manage your money in a God-honoring way. Your money is put to work in Kingdom-building projects. Membership is open to individuals, churches and ministries within the Christian community. You're eligible for membership by affirming this statement of faith: _____

I affirm the statement of faith. (Please ✓ to affirm.)

God loves us and created us to know Him. He has a wonderful plan for our lives. People are sinful and separated from God, so we can not know Him or experience His love and plan. Jesus Christ is God's only provision for our sin. Through Him alone we can know God and experience His love and plan. I have received Jesus Christ as my Savior and Lord.

How did you hear about the MAF Platinum Rewards Visa?

- | | |
|---|---|
| <input type="checkbox"/> Mail | <input type="checkbox"/> Flight Watch |
| <input type="checkbox"/> MAF Web site | <input type="checkbox"/> Magazine |
| <input type="checkbox"/> eMail | <input type="checkbox"/> Friend |
| <input type="checkbox"/> Work | <input type="checkbox"/> Event/Presentation |
| <input type="checkbox"/> Newspaper | <input type="checkbox"/> Family |
| <input type="checkbox"/> Radio STATION ID _____ | <input type="checkbox"/> Other _____ |

Member Information

Account Type: Individual Joint

Name: _____
 Social Security No. _____
 Date of Birth: _____ Driver's License No. _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Mother's Maiden Name: _____
 eMail: _____
 Home Phone: _____
 Business Phone: _____
 Current Employer: _____
 Date Employed: _____ Gross Monthly Income \$ _____
 Rent/Mortgage Payment \$ _____
 Total of Other Monthly Loan/Credit Payments \$ _____

Co-Applicant Information Required for Joint Account

Name: _____
 Social Security No. _____
 Date of Birth: _____ Driver's License No. _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Mother's Maiden Name: _____
 eMail: _____
 Home Phone: _____
 Business Phone: _____
 Current Employer: _____
 Date Employed: _____ Gross Monthly Income \$ _____
 Rent/Mortgage Payment \$ _____
 Total of Other Monthly Loan/Credit Payments \$ _____

Balance Transfer

3.90% APR introductory balance transfer rate for 12 months!

Yes! I want to save time and money with one low monthly payment.

Transfer the following balance/s from my high-rate account/s to MAF Platinum Rewards Visa's low-rate card.

3.90% APR for 12 months is only valid when balances are transferred during the first 60 days of account open date. Thereafter, our variable APR is between 10.90% and 16.90% based on creditworthiness. Transfers are cash advances with no grace period on finance charge. 3.90% APR does not apply to other Christian Community Credit Union credit cards and loans. A balance transfer fee of 2% with a minimum of \$5.00 will apply.

Card Issuer: _____
 Card Account No. _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Transfer Amount (\$500 minimum) \$ _____

Card Issuer: _____
 Card Account No. _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Transfer Amount (\$500 minimum) \$ _____

The minimum monthly payment on this card is 3% of the outstanding balance, which may be higher than the payment on the account you are transferring.

Credit Limit Desired

\$

I agree to the conditions on the reverse side of this form and to be bound by each of the terms of the credit card agreement, including arbitration. I certify that I'm eligible to apply based on the relationship stated above. I understand that if I'm not already a member of Christian Community Credit Union, a non-refundable, one-time \$5 membership fee will be charged when my application is approved. I will also automatically become a member of the Credit Union and will receive exclusive membership benefits.

Applicant Signature

Date

Applicant Signature

Date

X

X

I am interested in receiving information about credit life and credit disability insurance.

Complete and fax this form to 909.599.5685 or mail to Christian Community Credit Union. P.O. Box 9001, San Dimas, CA 91773. For questions, call 888.MAF.0044 (623-0044).

MAF Platinum Rewards Visa - "A Card Like No Other!"

- **Gives to MAF and MAF Missionaries**

- Worldwide Acceptance
- Global Customer Assistance
- 100% Fraud Protection
- Lost/Stolen Card Reporting

- **Earns Rewards**

- Warranty Manager Service
- Roadside Dispatch
- Purchase Security
- Travel Accident Insurance

- **No Annual Fee**

- Auto Rental Insurance
- Emergency Card & Cash
- Travel & Emergency Assistance
- Year-End Summary Statement

INTEREST RATES AND FEES UNDER THIS CREDIT CARD ACCOUNT

The following information is provided pursuant to the Truth-in-Lending Act/Regulation Z.

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the agreement and applicable law. We may change them based on information in your credit report, market conditions, and business strategies.

Annual Percentage Rate (APR) for Purchases	0% introductory APR for purchases during the first six months. Thereafter, our variable APR applies. Our variable APR is between: 10.90% and 16.90% The APR you receive when you open your account is determined based on your creditworthiness.
APR for Balance Transfer	3.90% introductory APR for 12 months when balances are transferred during the first 60 days of account open date. Thereafter, our variable APR is between: 10.90% and 16.90%.
APR for Cash Advance	Variable APR is between: 10.90% and 16.90%
Variable-Rate Information	Your APR will vary. The rate for purchases, balance transfers and cash advances is determined by adding a margin of 7.65%-13.65% to the Prime Rate. The rate may fluctuate if the Prime Rate changes monthly.
How to Avoid Paying Interest on Purchases	In order to avoid a finance charge on purchases made since your last statement date, you must pay the total new balance shown on your statement within 25 days of the statement closing date. Cash advances and balance transfers are always subject to a finance charge from the date they are posted to your account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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 Web site of the Federal Reserve Board at www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee New Member	2% of the amount transferred with a \$5.00 minimum. 2% of the amount advanced with a \$5.00 minimum. 1% of transaction amount. If you are a credit card member only, a one time \$5.00 membership fee will be charged to your credit card account.
Penalty Fees Late Payment Fee Returned Payment Fee	\$15.00 when minimum monthly payment is not received by 15 days after due date. \$25.00

APR= Annual Percentage Rate

How We Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for details.

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

Notice to Applicant: The following applies if you are not already a member of Christian Community Credit Union. I hereby apply for membership in Christian Community Credit Union with this application and certify that I qualify for membership based on the relationship stated in section 1.

I understand that the Credit Union's non-refundable membership fee of \$5, as mandated by law, will be charged to my credit card account if my application is approved. I further understand that to continue my membership in the Credit Union, I must maintain this credit card account relationship or separately establish a member savings account should I discontinue this credit card account. Credit Union membership is not required for spouse as a joint applicant.

***Rewards:** Receive up to 10,000 bonus points on purchases: 5,000 when you're approved and up to 5,000 more with double points for the first six months on any purchase. After the first six months, double points only apply to donations to churches and many ministries with IRS Merchant Category Code 8661 and are subject to change without notice. Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five.

Double points also apply to donations to MAF and to churches after the first six months with IRS Merchant Category Code 8661 and are subject to change without notice. Points earned will be credited to your account each month, will accrue over five calendar years and expire on a first-in-first-out basis annually. Points earned in calendar year one will expire as of the last day of calendar year five.

Credit Card Agreement and Federal Truth-in-Lending Disclosure: By my/our signatures I/we acknowledge that I/we will be bound by all the terms and conditions of the credit card agreement and Truth-in-Lending statement which will be provided later with or before issuance of cards.

If upon receipt and review of said credit card agreement and Truth-in-Lending statement, I/we do not agree to be so bound upon receipt of any credit card issued pursuant to this application, I/we will render same unusable by cutting in half and will return it to the Credit Union with notice of my intention. I/We also warrant the accuracy and completeness of information I/we have supplied herein, acknowledge that the Credit Union will rely on same in determining to extend credit, authorize the Credit Union to verify said information by any means, and report performance under this account to any credit reporting agency.

Important Information About Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Note: This form was printed on, and the information herein is current as of January 1, 2010.