



255 N. Lone Hill Ave. San Dimas, CA 91773

800.347.CCCU • F:626.915.1370 • info@myCCCU.com • myCCCU.com



"The Card that Gives to Global Missions"

Gives to Missions and Ministries. Over \$3 million given
Up to 10,000 Bonus CUREward Points for airfares,
merchandise, and more*.

No Annual Fee

0% APR introductory rate on purchases for six months.

Variable 10.90% to 16.90% APR

See reverse for terms, disclosures and card benefits.

Christian Community Credit Union donates to American Baptist International Ministries (IM)

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

Earns Rewards*

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

Credit Union Membership Eligibility (Check all that apply)

Promo Code: GVZIM

The IM 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 and where your money is at work building God's Kingdom. Membership is open to individuals, churches and ministries within the Christian community. You're eligible for membership through family, faith or association.

I am a Christian Community Credit Union member. Account Number: _____

Family: I am a relative of a Christian Community Credit Union member.

Name: _____ Relationship: _____ Phone: _____

I'm aligned with Christian Community Credit Union's Statement of Faith: Review, sign & date Statement of Faith below. (New Members Only)

Bible and the Trinity The Bible is uniquely God-inspired, without error, and the final authority on all matters of faith and practice. There is one God, eternally existing in three persons—Father, Son, and Holy Spirit—each possessing all the attributes of Deity.

Sin and Salvation God created humans, but they disobeyed God by sinfully going their own way. As a result, they need God's saving grace. Salvation comes only through God's grace and must be received personally by repentance and faith. This accomplishes salvation for all who receive grace by trusting in Christ as Savior and Lord.

Jesus Christ and Eternal Life Jesus Christ lived a sinless life on earth and voluntarily paid for human's sin by dying on the cross as their substitute. Jesus Christ rose from the dead and is the only mediator between humans and God. He will return to earth, will raise the dead and judge all people.

Holy Spirit and the Church The Holy Spirit draws sinners to Christ, equipping believers for personal growth and service to the Body of Christ, the church. The church is called to proclaim God's reconciling grace, to glorify God and serve those in need.

Applicant Signature

Date

Association: I am a: Member Pastor Missionary Student/Alumnus Resident Board/Committee Member Employee Other _____

Of (Church/School/Organization): _____

Address: _____

City: _____ State: _____ Zip: _____ Phone: _____

How did you hear about us?

- Family Friend Work Magazine NAME _____ Newspaper NAME _____ Other _____
 Church School Mail Radio STATION _____ Event/Presentation NAME _____ IM Web site _____

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 \$ _____

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 \$ _____

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 IM 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% to 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

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 800.347.CCCU ext. 4777

Christian Community Credit Union Platinum Rewards Visa

- **Gives to missions**
 - 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. 10.90% to 16.90% based on your creditworthiness. After that your APR will vary with the market based on the Prime Rate.
APR for Balance Transfer	3.90% introductory APR for 12 months when balances are transferred during the first 60 days of account open date. 10.90% to 16.90% thereafter. This APR will vary with the market based on the Prime Rate.
APR for Cash Advance	10.90% to 16.90% . This APR will vary with the market based on the Prime Rate.
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 http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	2% of the amount transferred with a \$5.00 minimum. 2% of the amount advanced with a \$5.00 minimum. 1% of transaction amount.
Penalty Fees Late Payment Returned Payment	Up to \$15.00 when minimum monthly payment is not received by 15 days after due date. Up to \$25.00 .
Other Fees	If you are a credit card member only, a one time \$5.00 membership fee will be charged to your credit card account.

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.

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 August 1, 2011.