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## Spartan Credit Card Application

This application should take about 10 minutes to complete. If necessary, you may save your application and return to complete it up to two weeks later. You will need a valid email address in order to use this online form.

# Spartan Credit Card Agreement

### Visa Credit Card Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.9% to 17.9%</b> based on your creditworthiness
<b>APRs for Balance Transfers</b>	<b>0%</b> introductory APR for six (6) months. Rate then reverts to standard rate ( <b>8.9% to 17.9%</b> ), based on your creditworthiness.
<b>APRs for Cash Advances</b>	<b>8.9% to 17.9%</b> based on your creditworthiness
<b>Penalty APR and When It Applies</b>	<b>17.9%</b> The penalty APR is applied if your account becomes delinquent 60 days.  <b>How Long Will the Penalty APR Apply?</b> The Penalty Annual Percentage Rate will apply indefinitely.
<b>How to Avoid Paying Interest</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

Fees	
<b>Transaction Fees</b>	<b>1%</b> for ATM transactions
• International transaction and cash advance fees	<b>3%</b> for all other transactions calculated after the transaction has been converted to U.S. dollars
<b>Penalty Fees</b>	<b>\$25</b> if the minimum payment due is \$25 or more; <b>\$15</b> if the minimum payment due is \$15 to \$24.99; or <b>\$0</b> if the minimum payment due is less than \$15.
• Late Payment	
<b>Other Fees</b>	<b>\$25</b>
• Returned Convenience Check	

**How We Will 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.

Spartan Credit Card Agreement\*

I Agree

\* Penalty rate applies if your account becomes delinquent 30 days or more, two times during any twelve month period, or if no payment is received within 60 days from its due date, or upon an adverse evaluation of your creditworthiness

**CONTINUE APPLICATION**

