

Share Secured MasterCard



By signing below, I pledge the below listed shares on deposit with PECU as security for my MasterCard account. I understand these deposits will not be available to me for use until the MasterCard account is satisfactorily closed. I authorize PECU to apply these shares to my MasterCard account if I am in default.

Amount Pledged (must equal credit card limit)

\$ _____

Member Account Number _____

Applicant _____

Date _____

Joint Applicant _____

Date _____



PECU Hours and Locations

MAIN OFFICE

306 East 10th Street
P.O. Box 2205
Austin, Texas 78768-2205
Phone: 512-474-1955
Fax: 512-474-2731
E-mail: member@pecutx.org
Lobby Hours:
Monday thru Friday 9 am - 5 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

CENTRAL BRANCH

1200 West 42nd Street
Austin, Texas 78756
Lobby Hours:
Monday thru Friday 9 am - 6 pm
Saturday 9 am - 1 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

WALNUT CREEK BRANCH

8013 Centre Park Drive
Austin, Texas 78754
Lobby Hours:
Monday thru Friday 9 am - 6 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

OAK HILL BRANCH

5838 Highway 290 West
Austin, Texas 78735
Drive-Up Facility Only
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

ROUND ROCK BRANCH

15800 RM 620 North
(near intersection of 620 N & Cornerwood)
Austin, Texas 78717
Lobby Hours:
Monday thru Friday 9 am - 6 pm
Saturday 9 am - 1 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

BEAUMONT BRANCH

4215 Eastex Freeway, Beaumont, TX 77706
Phone: (409) 892-3171, Toll Free: (800) 772-1955
Fax: (409) 892-7763, Email: member@pecutx.org
Lobby Hours:
Monday thru Thursday 9 am - 5 pm
Friday 9 am - 6 pm
Drive-Up Hours:
Monday thru Friday 8 am - 6 pm
Saturday 9 am - 12 pm

APPLICATION

- No annual fee
- No balance transfer fee
- No cash advance fee



800-772-1955
www.pecutx.org



YES. I want a PECU MasterCard. 

YES. I want to increase my credit limit.

All MasterCard products are issued based on your credit information. If this is an application for joint credit, Applicant and Joint Applicant each agree that we intend to apply for joint credit (please sign below):

Applicant: _____

Joint Applicant: _____

APPLICANT

PECU Account Number: _____

Last Name: _____

First Name: _____ MI: _____

Social Security Number: _____

Driver's License Number: _____

Date of Birth: _____

Street Address: _____

City: _____

State: _____ Zip: _____

Home Phone: _____

E-Mail Address: _____

Gross Monthly Income: \$ _____

Other Income: \$ _____ Check One: ___ Rent ___ Own

Monthly Housing Pmt. \$ _____

Employer: _____

Position: _____ Yrs. There: _____

Work Phone: _____

JOINT APPLICANT

Last Name: _____

First Name: _____ MI: _____

Social Security Number: _____

Driver's License Number: _____

Employer: _____

Position: _____ Yrs. There: _____

Work Phone: _____

Gross Monthly Income: \$ _____

Other Income: \$ _____

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation. Alimony, child support or separate maintenance are received under: Court Order _____, Written Agreement _____, Oral Understanding _____.

CONSENSUAL SECURITY INTEREST

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these or other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance. By signing this application or otherwise authenticating it, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods where you are a covered borrower under the Military Lending Act.

Authorization: I certify that I am at least 18 years of age, and that I have read and agree to all the terms, authorizations and disclosures contained on this form and that everything I have stated is true and correct. I authorize PECU to check my credit record and to verify my credit, employment and income references. I understand the Consensual Security Interest terms and that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement. I agree to be responsible for all charges incurred according to the Card Agreement. I understand that the terms of my account are subject to change as provided in the Card Agreement.

Applicant Signature: _____

Date: _____

Joint Applicant Signature: _____

Date: _____

Would you like protection for you & your family if you become disabled, or in the event of death? Yes ___ No ___. An enrollment form will be sent to you that discloses the cost, terms & conditions. The form must be signed & received by PECU for coverage to become effective.

Balance Transfer

First Transfer

Card Issuer: _____

Account Number: _____

Amount of Transfer: _____

\$ _____

Payment Address: _____

Second Transfer

Card Issuer: _____

Account Number: _____

Amount of Transfer: _____

\$ _____

Payment Address: _____

Third Transfer

Card Issuer: _____

Account Number: _____

Amount of Transfer: _____

\$ _____

Payment Address: _____

Balance Transfers From Other Accounts:

Balance transfers are contingent upon issuance of your account with us. Each transfer will reduce your available credit just like any other transaction. You will see a payment for the amount transferred on the statement from your other accounts. It may take up to four weeks to set up your new account with us and process the balance transfer(s), so you may still need to make payments to your other accounts to keep them current. In the event that your request(s) exceed the amount of your credit line, we will fulfill your requests in the numeric order as listed on your response. We may decline to process any full or partial balance transfer request. We may not use your total credit line when honoring balance transfers because the total balance transfers and any related fees and finance charge may take your balance over the available credit line.

The information about the cost of the cards described in this application is accurate as of 09-01-17. This information may change after that date. To find out any changes, call 512-474-1955 or write to Public Employees Credit Union, P.O. Box 2205, Austin, Texas 78768-2205.

Disclosure Statement For Your MasterCard Account

Annual Percentage Rate (APR) For Purchases	Platinum MasterCard 7.99% Gold MasterCard 9.99% Classic MasterCard 11.50% Share Secured MasterCard 12.00%
Cash Advance and Balance Transfer APR	Platinum MasterCard 7.99% Gold MasterCard 9.99% Classic MasterCard 11.50% Share Secured MasterCard 12.00%
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 interest on purchases if you pay your entire balance by the due date each month.
Method For Computing the Balance For Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Minimum Finance Charge	\$1
For Credit Card Tips From the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
Cash Advance Fee	None
Balance Transfer Fee	None
Transaction Fee For Purchases	None
Returned Check Fee	\$25
Late Payment Fee	\$25
Purchases Made In A Foreign Currency Fee	1% of the dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.