

# Credit Card Authorized User



## Member Information

Name

Credit Card Number

Email

## Authorized User Information (must be 18 years of age or older)

Name

Date of Birth

Social Security Number/ TIN

Name

Date of Birth

Social Security Number/ TIN

Name

Date of Birth

Social Security Number/ TIN

**Add Authorized User Terms and Conditions:** Here are some things you, as the primary cardholder, should know about adding an authorized user to your credit card account. Note that these terms are in addition to those found in your credit card agreement with us. With regard to financial responsibilities, you are responsible for any charges placed on the account by an authorized user. The authorized user does not have financial responsibility for the account. Even though the authorized user does not have financial responsibility for the account, credit data may be reported to the credit bureaus on the authorized user's credit report.

**Authorized User Credit Card Privileges:** When you add an authorized user, you consent to giving that person access to account information. However, you agree that the authorized user does not have the same privileges as you, the primary cardholder. Unlike you, an authorized user cannot request items to be issued like credit cards, PINs, or statements. Also, the authorized user cannot change account status. The authorized user cannot add or delete other users from the account, or write or sign access checks. Furthermore, they cannot request balance transfers for domestic accounts, or request to be removed from the account. Please note that there is no fee to add an authorized user. The authorized user's card will be mailed to your card mailing address on our credit card system. By signing this I have authority to act on the account. I attest that user above is authorized by me to be added as a user of my Harvard FCU credit card.

Member Signature

Date