



## APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Classic</b></p> <p style="text-align: center;">Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be</p> <p><b>Visa Platinum</b></p> <p style="text-align: center;">Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Classic</b></p> <p><b>Visa Platinum</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Classic</b></p> <p><b>Visa Platinum</b></p>
<b>Penalty APR and When it Applies</b>	
<b>How to Avoid Paying Interest on Purchases</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>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee	
<b>Transaction Fees</b> - Foreign Transaction Fee - Transaction Fee for Purchases	of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to Up to

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).”

**Visa Classic – Loss of Introductory APR.** We may end your Introductory APR for purchases and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Visa Platinum – Loss of Introductory APR.** We may end your Introductory APR for purchases and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Effective Date.**

The information about the costs of the card described in this application is accurate as of  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	
Document Copy Fee	
Rush Fee	
Card Replacement Fee	