

**APPLICATION AND SOLICITATION DISCLOSURE**

**Interest Rates and Interest Charges**

<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b></p> <p><b>1.99%</b>      Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>8.95%</b>      <b>to 17.95%</b> based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b></p> <p><b>1.99%</b>      Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>10.95%</b>      <b>to 17.95%</b> based on your creditworthiness.</p> <p><b>Visa Secured</b></p> <p><b>14.95%</b></p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b></p> <p><b>1.99%</b>      Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>8.95%</b>      <b>to 17.95%</b> based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b></p> <p><b>1.99%</b>      Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>10.95%</b>      <b>to 17.95%</b> based on your creditworthiness.</p> <p><b>Visa Secured</b></p> <p><b>14.95%</b></p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b></p> <p><b>1.99%</b>      Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>8.95%</b>      <b>to 17.95%</b> based on your creditworthiness.</p> <p><b>Visa Platinum Rewards</b></p> <p><b>1.99%</b>      Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>10.95%</b>      <b>to 17.95%</b> based on your creditworthiness.</p> <p><b>Visa Secured</b></p> <p><b>14.95%</b></p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>

<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>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	or of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee - Returned Convenience Check Fee	Up to Up to Up to Up to

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

**Visa Platinum – Promotional Period for Introductory APR.** The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six (6) months following the opening of your account.

**Visa Platinum Rewards – Promotional Period for Introductory APR.** The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six (6) months following the opening of your account.

**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 five (5) or more days late in making a payment.
Over-the-Credit Limit Fee	or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	or the amount of the returned convenience check, whichever is less.
PIN Replacement Fee	
Pay-by-Phone Fee	
Rush Fee	(next day delivery)
Design Your Own Card Fee	