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VISA PLATINUM/VISA PLATINUM SECURED APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 10.99 % to 17.99 when you open your account, based on your creditworthiness. Visa Platinum Secured 7.00%
APR for Balance Transfers	Visa Platinum 10.99% to 17.99% when you open your account, based on your creditworthiness. Visa Platinum Secured 7.00%
APR for Cash Advances	Visa Platinum 10.99% to 17.99% when you open your account, based on your creditworthiness. Visa Platinum Secured 7.00%
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 any interest on purchases if you pay your entire balance by the due date each month.
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.
Fees	
Transaction Fees - Balance Transfer Fee - International Service Assessment Fee	3.00% of the amount of each balance transfer 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$35.00 Up to \$35.00 Up to \$35.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of November 1, 2014 .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Over-the-Credit Limit Fee	\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Document Copy Fee	\$5.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$25.00
Card Replacement Fee	\$25.00