



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum to when you open your account, based on your creditworthiness. Visa Platinum Secured
APR for Cash Advances	Visa Platinum to when you open your account, based on your creditworthiness. Visa Platinum Secured
APR for Balance Transfers	Visa Platinum to Introductory APR for a period of 12 billing cycles, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the non-discount rate on the first day of the billing cycle. After that your APR will be to , based on your creditworthiness. Visa Platinum Secured to Introductory APR for a period of 12 billing cycles, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the non-discount rate on the first day of the billing cycle. After that your APR will be .
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees - International Service Assessment Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to Up to Up to

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
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 ten (10) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged or the amount of the required minimum payment, whichever is less.

Over-the-Credit Limit Fee

or the amount of the transaction, exceeding your credit limit if you are more than \$0.01 over your credit limit, whichever is less. In the event you exceed your credit limit in any of the six (6) billing cycles following the violation, you will be charged or the amount of the transaction, whichever is less.

Returned Payment Fee

or the amount of the required minimum payment, whichever is less. In the event a payment is returned in any of the six (6) billing cycles following the violation, you will be charged or the amount of the required minimum payment, whichever is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

Card Replacement Fee