



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Gold</p> <p>Introductory APR for a period of seven billing cycles.</p> <p>After that your APR will be or , based on your creditworthiness.</p> <p>Visa Platinum</p> <p>Introductory APR for a period of seven billing cycles.</p> <p>After that your APR will be or , based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Gold</p> <p>Introductory APR for a period of seven billing cycles.</p> <p>After that your APR will be or , based on your creditworthiness.</p> <p>Visa Platinum</p> <p>Introductory APR for a period of seven billing cycles.</p> <p>After that your APR will be or , based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Gold</p> <p>Introductory APR for a period of seven billing cycles.</p> <p>After that your APR will be or , based on your creditworthiness.</p> <p>Visa Platinum</p> <p>Introductory APR for a period of seven billing cycles.</p> <p>After that your APR will be or , based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	<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>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>

Fees	
Set-up and Maintenance Fees - Annual Fee - Visa Gold - Annual Fee - Visa Platinum - Account Set-up Fee - Program Fee - Participation Fee - Application Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	 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

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

Visa Gold – 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 months following the opening of your account.

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 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

Returned Payment Fee		or the amount of the required minimum payment, whichever is
	less.	
Statement Copy Fee		per document
Document Copy Fee		per document
Emergency Card Replacement Fee		
Card Replacement Fee		
Pay-by-Phone Fee		
Receipt Fee		