



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum</p> <p>Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Rewards</p> <p>Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured</p> <p>Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be . This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum</p> <p>Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Rewards</p> <p>Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured</p> <p>Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be . This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Platinum</p> <p>to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Rewards</p> <p>to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p>

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	
Annual Fee - Annual Fee	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	or greater of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars
Penalty Fees - 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).”

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 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 one 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
- Rush Plastic Fee
- Representative-Assisted Pay-by-Phone Fee