



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum</p> <p>Visa Classic</p> <p>Visa Secured</p>
APR for Balance Transfers	<p>Visa Platinum</p> <p>Visa Classic</p> <p>Visa Secured</p>
APR for Cash Advances	<p>Visa Platinum</p> <p>Visa Classic</p> <p>Visa Secured</p>
Penalty APR and When it Applies	
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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	
Set-up and Maintenance Fees - Annual Fee - Program Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	of the amount of each cash advance 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 (excluding 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 or more days late in making a payment.
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.
Statement Copy Fee	per document
Document Copy Fee	per document
Rush Fee	2nd day
Emergency Card Replacement Fee	
Card Replacement Fee	

Visa Secured: Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.