



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic</p> <p>Visa Platinum</p>
APR for Balance Transfers	<p>Visa Classic</p> <p>Visa Platinum</p>
APR for Cash Advances	<p>Visa Classic</p> <p>Visa Platinum</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 - Foreign Transaction Fee	of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to</p> <p>Up to</p> <p>Up to</p>

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 [blank]. 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.
- Over-the-Credit Limit Fee or the amount of the transaction exceeding your credit limit, whichever is less.
- Returned Payment Fee or the amount of the required minimum payment, whichever is less.
- Statement Copy Fee
- Document Copy Fee
- Card Replacement Fee
- Pay-by-Phone Fee