



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa</p> <p style="text-align: center;">Introductory APR for a period of six (6) 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 Rewards</p> <p style="text-align: center;">Introductory APR for a period of six (6) 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>
APR for Balance Transfers	<p>Visa</p> <p style="text-align: center;">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 Rewards</p> <p style="text-align: center;">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>
APR for Cash Advances	<p>Visa</p> <p style="text-align: center;">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 Rewards</p> <p style="text-align: center;">to when you open your account, based on your creditworthiness. 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than . The minimum interest charge will be charged on any dollar amount.
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 - Application Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	or of the amount of each cash advance, whichever is greater (Maximum 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

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

Visa – Promotional Period for Introductory APR. The Introductory APR for purchases will apply to transactions posted to your account during the first 180 days following issuance of your card. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 365 days following issuance of your card.

Visa Rewards – Promotional Period for Introductory APR. The Introductory APR for purchases will apply to transactions posted to your account during the first 180 days following issuance of your card. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 365 days following issuance of your card.

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 15 or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.

Card Replacement Fee