



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Variable Rate</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum to when you open your account, based on your creditworthiness.</p> <p>Visa Secured</p>
APR for Balance Transfers	<p>Visa Platinum Variable Rate</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum to when you open your account, based on your creditworthiness.</p> <p>Visa Secured</p>
APR for Cash Advances	<p>Visa Platinum Variable Rate</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum to when you open your account, based on your creditworthiness.</p> <p>Visa Secured</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	
Transaction Fees - Foreign Transaction Fee (Visa Platinum) - Foreign Transaction Fee (Visa Secured)	<p>of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee (Visa Platinum) - Late Payment Fee (Visa Secured) - Returned Payment Fee	<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 .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee (Visa Platinum)	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.
Statement Copy Fee	Up to
Document Copy Fee	Up to
Rush Fee	Up to
Card Replacement Fee	Up to