



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum to _____ when you open your account, based on your creditworthiness.</p> <p>Visa Secured to _____ when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum Introductory APR for a period of six billing cycles. After that your APR will be to _____, based on your creditworthiness.</p> <p>Visa Secured Introductory APR for a period of six billing cycles. After that your APR will be to _____, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum to _____ when you open your account, based on your creditworthiness.</p> <p>Visa Secured to _____ when you open your account, based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 30 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 - Additional Card Fee	(one-time fee)
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	_____ of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to _____ Up to _____ Up to _____

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

or the amount of the required minimum payment, whichever is less, if you are one 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.

Returned Convenience Check Fee

or the amount of the returned convenience check, whichever is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

PIN Replacement Fee

Card Replacement Fee