



**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Gold Visa Classic Visa Secured
APR for Balance Transfers	Visa Gold Visa Classic Visa Secured
APR for Cash Advances	Visa Gold Visa Classic Visa Secured
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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$10.00 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$30.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

SEE NEXT PAGE for more important information about your account.

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 Fees & Disclosures:Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are four or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$1.00 per page.

Emergency Card Replacement Fee:

\$40.00.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

\$10.00.

Rush Fee:

\$40.00 second day.

Statement Copy Fee:

\$1.00 per page.