



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b></p> <p style="text-align: right;"><b>or</b></p> <p>when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b></p> <p style="text-align: right;"><b>or</b></p> <p>when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b></p> <p style="text-align: right;"><b>or</b></p> <p>when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum</b></p> <p style="text-align: right;"><b>or</b></p> <p>when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<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>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>

<b>Fees</b>	
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	or of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee-Visa Platinum - Late Payment Fee-Visa Platinum Secured - 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).”

**Application of Penalty APR.** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**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 one (1) or more days late in making a payment.
Late Payment Fee-Visa Platinum Secured	You will be charged a fee if you are 15 days or more late in making a payment. If your minimum payment is or less, you will be charged a fee of or the amount of the required minimum payment, whichever is less. If your required minimum payment is more than you will be charged a fee of or of the minimum payment, whichever is greater, not to exceed or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	
Statement Copy Fee	
Rush Fee	
Emergency Card Replacement Fee	
Card Replacement Fee	
Pay-by-Phone Fee	
Design Your Own Card Fee	
Stop Pay Fee on Convenience Check	