



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Rate Platinum</p> <p>to when you open your account, based on your creditworthiness.</p> <p>Visa Reward Platinum/MasterCard Reward Platinum</p> <p>to when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Rate Platinum</p> <p>to when you open your account, based on your creditworthiness.</p> <p>Visa Reward Platinum/MasterCard Reward Platinum</p> <p>to when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Rate Platinum</p> <p>to when you open your account, based on your creditworthiness.</p> <p>Visa Reward Platinum/MasterCard Reward Platinum</p> <p>to when you open your account, based on your creditworthiness.</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.
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	
Annual Fee - Annual Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee-Visa - Foreign Transaction Fee-MasterCard	<p>of each multiple currency transaction in U.S. dollars</p> <p>of each single currency transaction in U.S. dollars</p> <p>of each transaction in U.S. dollars completed outside the U.S.</p> <p>of each transaction in U.S. dollars completed in a foreign currency</p>
Penalty Fees - Late Payment Fee - 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	or the amount of the required minimum payment, whichever is less, if you are three (3) or more days late in making a payment.
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	
Rush Fee	
Card Replacement Fee	