



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p>Visa Platinum Preferred</p> <p>Visa Platinum</p>
<b>APR for Balance Transfers</b>	<p>Visa Platinum Preferred</p> <p>Visa Platinum</p>
<b>APR for Cash Advances</b>	<p>Visa Platinum Preferred</p> <p>Visa Platinum</p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Additional Card Fee	(one-time fee)
<b>Transaction Fees</b> - Foreign Transaction Fee	of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee	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 of the required minimum payment, minimum fee of , if you are ten or more days late in making a payment. However, the fee will not exceed .

Rush Fee  
PIN Replacement Fee