



## APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Gold</b></p> <p style="text-align: center;">Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b></p> <p style="text-align: center;">Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Gold</b></p> <p style="text-align: center;">Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b></p> <p style="text-align: center;">Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be <b>to</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 28 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>Transaction Fees</b> - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - 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 ten (10) 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.