



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic Visa Platinum
APR for Cash Advances	Visa Classic Visa Platinum
Minimum Interest Charge	If you are charged interest, the charge will be no less than . The minimum interest charge will be charged on any dollar amount.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees - Annual Fee - Visa Classic - Annual Fee - Visa Platinum - Account Set-up Fee - Visa Classic - Account Set-up Fee - Visa Platinum	annually
Transaction Fees - Foreign Transaction Fee	of each transaction in U.S. dollars
Penalty Fees - 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 15 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.
Document Copy Fee	
Rush Fee	
Emergency Card Replacement Fee	
PIN Replacement Fee	
Card Replacement Fee	