

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Rewards to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Select to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Secured</p>
APR for Balance Transfers	<p>Visa Platinum Rewards to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Select to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Secured</p>
APR for Cash Advances	<p>Visa Platinum Rewards to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Select to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Secured</p>
Penalty APR and When it Applies	<p>Visa Platinum Rewards</p> <p>Visa Platinum Select</p> <p>Visa Platinum Secured</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</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.
Minimum Interest Charge	
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 – Visa Platinum Rewards - Annual Fee – Visa Platinum Select - Annual Fee – Visa Platinum Secured	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	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 or the amount of the required minimum payment, whichever is less, if you are 25 or more days late in making a payment.

Card Replacement Fee