



7910 National Tpke.
Louisville, KY 40214-4904
502-366-6022



VISA PLATINUM
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.99% to 15.99% based on your creditworthiness.
APR for Balance Transfers	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.99% to 15.99% based on your creditworthiness.
APR for Cash Advances	10.99% to 17.99% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	None
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	
Transaction Fees	
- Balance Transfer Fee	2.00% of the amount of each balance transfer
- Cash Advance Fee	2.00% of the amount of each cash advance
- Foreign Transaction Fee	2.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$28.00
- Returned Payment Fee	Up to \$28.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR. The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six (6) months following the opening of your account.

Loss of Introductory APR. We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory 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 April 1, 2014.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$28.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	\$28.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Rush Fee	\$30.00
Emergency Card Replacement Fee	\$50.00
PIN Replacement Fee	\$1.00
Card Replacement Fee	\$10.00