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**VISA PLATINUM/VISA CLASSIC  
APPLICATION AND SOLICITATION DISCLOSURE**

| <b>Interest Rates and Interest Charges</b>                                                         |                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                                                  | <b>Visa Platinum</b><br><b>8.90%</b><br><br><b>Visa Classic</b><br><b>16.90%</b>                                                                                                                                                                                                                                                                    |
| <b>APR for Balance Transfers</b>                                                                   | <b>Visa Platinum</b><br><b>8.90%</b><br><br><b>Visa Classic</b><br><b>16.90%</b>                                                                                                                                                                                                                                                                    |
| <b>APR for Cash Advances</b>                                                                       | <b>Visa Platinum</b><br><b>8.90%</b><br><br><b>Visa Classic</b><br><b>16.90%</b>                                                                                                                                                                                                                                                                    |
| <b>Penalty APR and When it Applies</b>                                                             | <b>Visa Platinum</b><br><b>16.90%</b><br><br><b>Visa Classic</b><br><b>None</b><br><br>This APR may be applied to your account if you:<br>- Make a late payment<br><br><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. |
| <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>Transaction Fees</b><br>- Foreign Transaction Fee                                               | <b>1.00%</b> of each multiple currency transaction in U.S. dollars<br><b>0.80%</b> of each single currency transaction in U.S. dollars                                                                                                                                                                                                              |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b><br>Up to <b>\$25.00</b>                                                                                                                                                                                                                                                                                |

**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 90 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of October 1, 2015 .  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

|                                |                                                                                                                                 |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Late Payment Fee               | \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. |
| Over-the-Credit Limit Fee      | \$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.                                        |
| Returned Payment Fee           | \$25.00 or the amount of the required minimum payment, whichever is less.                                                       |
| Document Copy Fee              | \$12.00                                                                                                                         |
| Rush Fee                       | \$35.00                                                                                                                         |
| Emergency Card Replacement Fee | \$50.00                                                                                                                         |
| Card Recovery Fee              | \$65.00                                                                                                                         |
| Pay-by-Phone Fee               | \$7.50                                                                                                                          |