



CITY OF BOSTON CREDIT UNION
Room 242, City Hall
Boston, MA 02201
(617) 635-4545



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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 3.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 7.99% to 12.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature 3.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.99% to 14.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Visa Platinum 3.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 7.99% to 12.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature 3.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.99% to 14.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Visa Platinum 7.99% to 12.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature 9.99% to 14.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Visa Platinum 16.99% This APR will vary with the market based on the Prime Rate. Visa Signature 16.99% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased

	for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
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	
Set-up and Maintenance Fees - Annual Fee - Application Fee	None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$10.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$15.00

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 12 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 Penalty APR if you are 60 days late in making a payment.

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 November 1, 2013.

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

OTHER DISCLOSURES

Late Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	None
Emergency Card Replacement Fee	\$10.00
Pay-by-Phone Fee	\$5.00