

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Community Visa 7.50% to 13.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Student CU Visa Balances to \$249.99 or Less 0.00% Introductory APR for a period of 48 billing cycles. After that your APR will be 10.00% . Balances of \$250.00 or Greater 10.00% Community Secured Visa 13.75% This APR will vary with the market based on the Prime Rate. Cash Back Visa 12.99% or 15.99% when you open your account, based on your creditworthiness. Big Ticket Purchases of \$600.00 or Greater 0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 18.00% . Purchases of \$599.99 or Less 18.00%
APR for Balance Transfers	Community Visa 0.00% Introductory APR for a period of six billing cycles. After that your APR will be 7.50% to 13.75% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Student CU Visa Balances to \$249.99 or Less 0.00% Introductory APR for a period of 48 billing cycles. After that your APR will be 10.00% . Balances of \$250.00 or Greater 10.00% Community Secured Visa 13.75% This APR will vary with the market based on the Prime Rate.

	Cash Back Visa 0.00% Introductory APR for a period of six billing cycles. After that your APR will be 12.99% or 15.99% , based on your creditworthiness. Big Ticket 18.00%
APR for Cash Advances	Community Visa 7.50% to 13.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Student CU Visa 10.00% Community Secured Visa 13.75% This APR will vary with the market based on the Prime Rate. Cash Back Visa 12.99% or 15.99% when you open your account, based on your creditworthiness. Big Ticket 18.00%
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you: - Make a late payment - Make a payment that is returned How Long Will the Penalty APR Apply? If your APRs are increased for these reasons, the Penalty APR will apply until you make at least six minimum payments by the payment due date as shown in your monthly statement. However, the Penalty APR may apply to new transactions indefinitely.
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	
Annual Fee - Annual Fee	None
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

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

Loss of Introductory APR: We may end your Introductory APR if you are 60 days late in making a payment or make a payment that is returned. With the loss of your Introductory APR, you APR will be a rate of 10.00% for the Student CU Visa and 18.00% for the Big Ticket.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or make a payment that is returned.

Effective Date:

The information about the costs of the card described in this application is accurate as of February 1, 2016 .
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 15 or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00	
Document Copy Fee	\$15.00	
Rush Fee	\$35.00	
Card Replacement Fee	\$10.00	