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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 3.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.24% to 17.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 14.24% to 17.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Visa Classic 3.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.24% to 17.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 14.24% to 17.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Visa Classic 3.50% Introductory APR for a period of six (6) billing cycles. After that your APR will be 8.24% to 17.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 14.24% to 17.24% 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 Classic None Visa Secured 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 - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None \$2.00 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None 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 fail to pay the minimum required payment by the payment due date shown on your statement. With the loss of your Introductory APR, the prevailing non-introductory APR will apply.

Effective Date.

The information about the costs of the card described in this application is accurate as of April 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 five (5) 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	First one free
Document Copy Fee	\$5.00	
Rush Fee	\$25.00	
Emergency Card Replacement Fee	\$125.00	
PIN Replacement Fee	\$3.00	
Card Replacement Fee	\$5.00	