



**Idaho
Central**
CREDIT UNION

P.O. Box 2469
Pocatello, ID 83206
800-456-5067
www.iccu.com

**APPLICATION AND
SOLICITATION
DISCLOSURE**



**VISA (NON-VARIABLE)/VISA PLATINUM/VISA
REWARDS/VISA PREMIER REWARDS**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa (Non-Variable) 7.99% , 8.99% , 10.99% or 15.99% , based on your creditworthiness. Visa Platinum 12.99% , 13.74% , 15.74% or 20.74% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Rewards 0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 13.74% , 14.74% or 16.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Premier Rewards 0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 17.74% , 18.74% or 20.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Visa (Non-Variable) 7.99% , 8.99% , 10.99% or 15.99% , based on your creditworthiness. Visa Platinum 12.99% , 13.74% , 15.74% or 20.74% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Rewards 13.74% , 14.74% or 16.74% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Premier Rewards 17.74% , 18.74% or 20.74% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Visa (Non-Variable) 7.99% , 8.99% , 10.99% or 15.99% , based on your creditworthiness. Visa Platinum 12.99%, 13.74% , 15.74% or 20.74% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Rewards 13.74%, 14.74% or 16.74% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Premier Rewards 17.74%, 18.74% or 20.74% , 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 (Non-Variable) 24.00% Visa Platinum 24.00% Visa Rewards 24.00% Visa Premier Rewards 24.00% 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 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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	\$10.00 or 5.00% of the amount of each cash advance, whichever is greater 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 - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$15.00 Up to \$25.00 Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Rewards, Visa Premier Rewards:

The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

SEE NEXT PAGE for more important information about your account.

Loss of Introductory APR:

We may end your Introductory APR for purchases and apply the prevailing non-introductory 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 16, 2023
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa (Non-Variable), Visa Platinum, Visa Rewards and Visa Premier Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00 or 5.00% of the amount of each cash advance, whichever is greater.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$2.00.

Account Research Fee:

\$30.00 per hour.

Photocopy Fee:

\$2.00.