

**VISA PLATINUM/VISA PLATINUM REWARDS/
VISA PLATINUM CASH BACK
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 0.00% Introductory APR for a period of six billing cycles . After that your APR will be 9.90% to 18.90% based on your creditworthiness. Visa Platinum Rewards 0.00% Introductory APR for a period of six billing cycles . After that your APR will be 11.90% to 20.90% based on your creditworthiness. Visa Platinum Cash Back 0.00% Introductory APR for a period of six billing cycles . After that your APR will be 10.49% to 19.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Visa Platinum 0.00% Introductory APR for a period of six billing cycles . After that your APR will be 9.90% to 18.90% based on your creditworthiness. Visa Platinum Rewards 0.00% Introductory APR for a period of six billing cycles . After that your APR will be 11.90% to 20.90% based on your creditworthiness. Visa Platinum Cash Back 0.00% Introductory APR for a period of six billing cycles . After that your APR will be 10.49% to 19.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Visa Platinum 9.90% to 18.90% when you open your account, based on your creditworthiness. Visa Platinum Rewards 11.90% to 20.90% when you open your account, based on your creditworthiness. Visa Platinum Cash Back 10.49% to 19.49% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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	\$5.00 or 3.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	2.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$20.00
- Returned Payment Fee	Up to \$25.00

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 will apply to transactions posted to your account during the first six billing cycles following issuance of your card. The Introductory APR for balance transfers will apply to transactions posted to your account until the seventh billing cycle.

Effective Date:

The information about the costs of the card described in this application is accurate as of December 30, 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	\$20.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$12.00
Rush Fee	\$15.00
Emergency Card Replacement Fee	\$150.00
Card Recovery Fee	\$65.00
Representative-Assisted Expedited Payment Fee	\$5.00