



**NORTHEAST ALLIANCE
FEDERAL CREDIT UNION**
35 Bardonia Road
Bardonia, NY 10954



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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 3.99% Introductory APR for a period of six billing cycles. After that your APR will be 7.90% , 8.90% , 10.90% , or 15.90% , based on your creditworthiness. Visa Platinum 3.99% Introductory APR for a period of six billing cycles. After that your APR will be 7.40% , 8.40% , or 12.40% , based on your creditworthiness.
APR for Balance Transfers	Visa Classic 3.99% Introductory APR for a period of 18 billing cycles. After that your APR will be 7.90% , 8.90% , 10.90% , or, 15.90% based on your creditworthiness. Visa Platinum 3.99% Introductory APR for a period of 18 billing cycles. After that your APR will be 7.40% , 8.40% , or 12.40% based on your creditworthiness.
APR for Cash Advances	Visa Classic 2.99% Introductory APR for a period of 18 billing cycles. After that your APR will be 7.40% , 8.40% , or 12.40% based on your creditworthiness. Visa Platinum 2.99% Introductory APR for a period of 18 billing cycles. After that your APR will be 7.40% , 8.40% , or 12.40% based on your creditworthiness.
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	1.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$30.00

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

Visa Classic - Promotional Period for Introductory APR: The Introductory APR for balance transfers and cash advances will apply to transactions posted to your account during the first 18 months following the opening of your account. The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

Visa Platinum - Promotional Period for Introductory APR: The Introductory APR for balance transfers and cash advances will apply to transactions posted to your account during the first 18 months following the opening of your account. The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

Visa Classic - Loss of Introductory APR: We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Visa Platinum - Loss of Introductory APR: We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the prevailing non-introductory 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 January 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 or more days late in making a payment.
Returned Payment Fee	\$30.00	or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$35.00	or the amount of the returned convenience check, whichever is less.
Rush Fee	\$30.00	
Pay-by-Phone Fee	\$10.00	