

**VISA PLATINUM/VISA PLATINUM SECURED/
VISA SIGNATURE CASH REWARDS/
VISA SIGNATURE TRAVEL REWARDS
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 12 billing cycles. After that your APR will be 7.99% to 16.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Secured 8.99% This APR will vary with the market based on the Prime Rate. Visa Signature Cash Rewards 0.00% Introductory APR for a period of 12 billing cycles. After that your APR will be 10.99% to 15.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Travel Rewards 0.00% Introductory APR for a period of 12 billing cycles. After that your APR will be 12.99% to 14.99%, 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 12 billing cycles. After that your APR will be 7.99% to 16.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Secured 8.99% This APR will vary with the market based on the Prime Rate. Visa Signature Cash Rewards 0.00% Introductory APR for a period of 12 billing cycles. After that your APR will be 10.99% to 15.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Travel Rewards 0.00% Introductory APR for a period of 12 billing cycles. After that your APR will be 12.99% to 14.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances	Visa Platinum 7.99% to 16.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Secured 8.99% This APR will vary with the market based on the Prime Rate. Visa Signature Cash Rewards 10.99% to 15.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Travel Rewards 12.99% to 14.99% 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	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	
Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee (excluding Visa Signature Travel Rewards) - Foreign Transaction Fee (Visa Signature Travel Rewards)	\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater \$10.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$75.00) 1.00% of each 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).”

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account.

Effective Date:

The information about the costs of the card described in this application is accurate as of November 1, 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	\$25.00 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.
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$10.00
Rush Card Fee	\$25.00