



**VISA PLATINUM/VISA SECURED/VISA PLATINUM REWARDS
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 8.90% to 18.00% when you open your account, based on your creditworthiness. Visa Secured 8.90% Visa Platinum Rewards 9.90% to 17.90% when you open your account, based on your creditworthiness.
APR for Balance Transfers	Visa Platinum 8.90% to 18.00% when you open your account, based on your creditworthiness. Visa Secured 8.90% Visa Platinum Rewards 9.90% to 17.90% when you open your account, based on your creditworthiness.
APR for Cash Advances	Visa Platinum 8.90% to 18.00% when you open your account, based on your creditworthiness. Visa Secured 8.90% Visa Platinum Rewards 9.90% to 17.90% when you open your account, 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	
Annual Fee - Annual Fee	NONE
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	NONE \$10.00 NONE

Penalty Fees	Up to \$25.00
- Late Payment Fee	NONE
- Over-the-Credit Limit Fee	Up to \$20.00
- Returned Payment Fee	

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

Effective Date.

The information about the costs of the card described in this application is accurate as of **JULY 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 five (5) or more days late in making a payment.
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Lost or Stolen Card Replacement Fee	\$20.00
Visa Receipt Copy Fee	\$25.00