



Waterbury Office  
255 East Main St.  
Waterbury, CT 06702

Hartford Office  
253 High St.  
Hartford, CT 06103

## APPLICATION AND SOLICITATION DISCLOSURE



### VISA CLASSIC

| Interest Rates and Interest Charges                                |                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases                         | <b>9.99%</b>                                                                                                                                                                                                                                               |
| APR for Balance Transfers                                          | <b>9.99%</b>                                                                                                                                                                                                                                               |
| APR for Cash Advances                                              | <b>9.99%</b>                                                                                                                                                                                                                                               |
| 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.                                                                       |
| Minimum Interest Charge                                            | If you are charged interest, the charge will be no less than <b>\$1.00</b> .                                                                                                                                                                               |
| For Credit Card Tips from the Consumer Financial Protection Bureau | <b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b> |
| Fees                                                               |                                                                                                                                                                                                                                                            |
| Transaction Fees<br>- Foreign Transaction Fee                      | <b>None</b>                                                                                                                                                                                                                                                |
| Penalty Fees<br>- Late Payment Fee<br>- Returned Payment Fee       | Up to <b>\$10.00</b><br>Up to <b>\$18.00</b>                                                                                                                                                                                                               |

#### How We Will Calculate Your Balance:

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

#### Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

#### Effective Date:

The information about the costs of the card described in this application is accurate as of: March 01, 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 Classic is a secured credit card. 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](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$10.00 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:

\$18.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.