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APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Signature Rewards 8.75% Visa Platinum Rewards 8.75% to 12.75%, based on your creditworthiness. Visa Platinum Best Rate 7.75% to 13.75%, based on your creditworthiness.
APR for Balance Transfers	Visa Signature Rewards 8.75% Visa Platinum Rewards 8.75% to 12.75% based on your creditworthiness. Visa Platinum Best Rate 7.75% to 13.75% based on your creditworthiness.
APR for Cash Advances	Visa Signature Rewards 8.75% Visa Platinum Rewards 8.75% to 12.75% based on your creditworthiness. Visa Platinum Best Rate 7.75% to 13.75% 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 https://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	\$10.00 Up to \$15.00

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: **5/1/2022**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:Late Payment Fee:

\$10.00, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.

Minimum Payment:

The required minimum payment will be 2.50% of your outstanding balance or \$20.00, whichever is greater.