



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Gold</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p>
APR for Balance Transfers	<p>Visa Gold</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p>
APR for Cash Advances	<p>Visa Gold</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p>
Penalty APR and When it Applies	
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	
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	
Transaction Fees - Foreign Transaction Fee	<p>of each foreign transaction in foreign currency</p> <p>of each foreign transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to</p> <p>Up to</p>

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 .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.