

VISA

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.99% or 17.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.99% or 17.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.99% or 17.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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 \$0.50 .
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	
Transaction Fees	
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$15.00
- Returned Payment Fee	Up to \$10.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding 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 **January 1, 2016**.

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

OTHER DISCLOSURES

Late Payment Fee	\$5.00 or 5.00% of the required minimum payment, whichever is greater, if you are 16 or more days late in making a payment. However, the fee will not exceed 15.00 .
Returned Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Rush Fee	\$25.00
Pay-by-Phone Fee	\$5.00