



**VISA PLATINUM  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.95% to 23.95%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>8.95% to 23.95%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>8.95% to 23.95%</b> when you open your account, based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<p><b>24.95%</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> <li>- Go over your credit limit one time in a one-month period</li> <li>- Make a payment that is returned</li> <li>- Do any of the above on another account that you have with us</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p><b>None</b></p> <p><b>\$10.00</b></p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to <b>\$35.00</b></p> <p><b>None</b></p> <p>Up to <b>\$35.00</b></p>

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

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment, go over your credit limit one time in a one-month period, make a payment that is returned, or do any of the above on another account that you have with us.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of April 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	\$35.00 or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment.
Returned Payment Fee	\$35.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$6.00 per document
Rush Fee	\$35.00 2nd day
Card Replacement Fee	\$20.00