

**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p>Visa Gold</p> <p>Secured Visa</p> <p>Visa Classic</p> <p>Student Starter Visa</p> <p>Fresh Start Visa</p>
<b>APR for Balance Transfers</b>	<p>Visa Gold</p> <p>Secured Visa</p> <p>Visa Classic</p> <p>Student Starter Visa</p> <p>Fresh Start Visa</p>
<b>APR for Cash Advances</b>	<p>Visa Gold</p> <p>Secured Visa</p> <p>Visa Classic</p> <p>Student Starter Visa</p> <p>Fresh Start Visa</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 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>	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</b>	
<b>Annual Fees</b> - Annual Fee - Visa Gold - Annual Fee - Secured Visa - Annual Fee - Visa Classic - Annual Fee - Student Starter Visa - Annual Fee - Fresh Start Visa	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	of the amount of each balance transfer of the amount of each cash advance of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to Up to

**How We Will Calculate Your Balance.** We use a method called "average daily balance (excluding 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 (10) or more days late in making a payment.

Returned Payment Fee

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

Statement Copy Fee

Document Copy Fee

Rush Fee

PIN Replacement Fee

Card Replacement Fee