



APPLICATION AND SOLICITATION DISCLOSURE

| Interest Rates and Interest Charges | |
|--|---|
| Annual Percentage Rate (APR) for Purchases | <p>Visa Platinum , , , or when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards , , , or when you open your account, based on your creditworthiness.</p> |
| APR for Balance Transfers | <p>Visa Platinum Introductory APR for a period of 12 billing cycles. After that your APR will be , , , or , based on your creditworthiness.</p> <p>Visa Platinum Rewards Introductory APR for a period of 12 billing cycles. After that your APR will be , , , or , based on your creditworthiness.</p> |
| APR for Cash Advances | <p>Visa Platinum , , , or when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards , , , or when you open your account, based on your creditworthiness.</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. |
| 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 - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | <p>or of the amount of each balance transfer, whichever is greater</p> <p>or of the amount of each cash advance, whichever is greater</p> <p>of each multiple currency transaction in U.S. dollars of each single currency 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).”

Visa Platinum – Promotional Period for Introductory APR: The Introductory APR for balance transfers will apply to transactions posted to your account during the first three months following issuance of your card.

Visa Platinum Rewards – Promotional Period for Introductory APR: The Introductory APR for balance transfers will apply to transactions posted to your account during the first three months following issuance of your card.

Visa Platinum – Loss of Introductory APR: We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Visa Platinum Rewards – Loss of Introductory APR: We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

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

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| Late Payment Fee | or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. |
| Returned Payment Fee | or the amount of the required minimum payment, whichever is less. |
| Returned Convenience Check Fee | or the amount of the returned convenience check, whichever is less. |
| Statement Copy Fee | per page |
| Document Copy Fee | per page |
| Rush Fee | |
| Emergency Card Replacement Fee | |
| PIN Replacement Fee | |
| Card Replacement Fee | |