



## APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Gold</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Gold</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Gold</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</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 do 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 Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	_____ or _____ of the amount of each cash advance, whichever is greater (minimum fee: _____) _____ 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 (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	less.	or the amount of the required minimum payment, whichever is
Returned Payment Fee	less.	or the amount of the required minimum payment, whichever is
Card Replacement Fee		per card
Statement Copy Fee		