

Alliant Credit Union Visa Disclosure	Visa® Platinum and Visa® Platinum Rewards
<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0% to 5.99%</b> introductory APR for 12 billing cycles from the date of account opening based on your creditworthiness.</p> <p>After that, or if you do not qualify for the introductory rate, your APR will be <b>9.49% to 21.49%</b> for Platinum <b>11.49% to 23.49%</b> for Platinum Rewards based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<p><b>0% to 5.99%</b> introductory APR for 12 billing cycles from the date of account opening based on your creditworthiness.</p> <p>After that, or if you do not qualify for the introductory rate, your APR will be <b>9.49% to 21.49%</b> for Platinum <b>11.49% to 23.49%</b> for Platinum Rewards based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>18.49% to 23.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<p><b>24.49%</b> This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for the reason stated above, 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>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<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>	<b>None.</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<ul style="list-style-type: none"> <li>• <b>None, unless specified in a promotional offer.</b></li> <li>• Either <b>\$10 or 2%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>1%</b> of each transaction where the merchant country differs from the country of the card issuer.</li> </ul>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Return Payment</li> <li>• Over Limit</li> </ul>	<ul style="list-style-type: none"> <li>• Up to <b>\$25.</b></li> <li>• <b>None.</b></li> <li>• <b>None.</b></li> </ul>

**Other Fees**

- Document Copy Fee - **\$5** for each copy of a sales draft or statement requested.
- Card Replacement Fee - **\$10** per card.

**How We Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases and cash advances)." (See the Visa credit card agreement for details.)

**Loss of Introductory APR:** We may end your introductory APR and apply the penalty APR if you make a late payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Your Annual Percentage Rate may vary quarterly and is based on the Prime Rate. Your rate is determined by adding a margin of: 5.99% to 17.99% on Purchases and Balance Transfers for the Platinum card, or 7.99% to 19.99% on Purchases and Balance Transfers for the Platinum Rewards card, and 14.99% to 19.99% on Cash Advances and 20.99% on Penalty to the Prime Rate for the Platinum card and the Platinum Rewards card. The Prime Rate Index used to determine your APR is the highest rate published in *The Wall Street Journal* during the last business day of the previous calendar quarter (March, June, September and December), and changes are effective as of the 1st day of your next billing cycle. Current U.S. Prime Rate of 3.50% as of March 31, 2016. (See the Visa credit card agreement for complete details.)

**Introductory rate and incentive offers, including bonus points, are not available to those members who in the previous six months have had (i) an open Alliant Visa credit card account, or (ii) an outstanding balance on a closed Alliant Visa credit card account.**

## TERMS AND CONDITIONS

The introductory Annual Percentage Rate (APR) will apply to purchases and balance transfers made during a promotional period of 12 billing cycles from the opening of your Visa account. After this promotional period ends, your standard variable APR will apply to any remaining balance and to all new purchases and balance transfers. The terms of this introductory rate may not be applied to existing Alliant Credit Union Visa accounts.

This promotional introductory offer is based on meeting Alliant Credit Union's criteria for creditworthiness. Alliant Credit Union will review your credit and employment history and any other information afforded to Alliant Credit Union by law in order to process your application. The credit line on this account will be determined after a review of your application by Alliant Credit Union and will be based on various factors, including income. The minimum approved credit line is \$500. Alliant Credit Union maintains the right not to open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if you do not meet Alliant Credit Union's standards for creditworthiness; b) your name and/or mailing address have been altered; c) your income reported on the application is insufficient to support the opening of this account; or d) you do not meet Alliant membership eligibility requirements. You have the right to review your credit history by contacting the credit reporting agencies.

We may change the APRs, fees and other terms of your account at any time in accordance with applicable law and the Visa credit card agreement, which we will send you when your account is opened. Factors we may consider in determining whether and how to change your terms include the frequency and severity of defaults and other indications of risk on accounts with Alliant Credit Union and other creditors. To the extent allowed by law, the new terms will affect all outstanding balances.

The minimum monthly payment is 3% of your balance, or \$25, whichever is greater, plus the amount of any prior minimum payments that you have not made (see the Visa credit card agreement for complete details).

This offer is nontransferable and is void to residents of GU, PR, VI and all other U.S. dependent areas.

**California Residents:** Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Married applicants may apply for credit separately.

**New York and Vermont Residents:** Alliant Credit Union may obtain at any time your credit reports for any legitimate purpose associated with the account or application. On your request, you will be informed if such a report was ordered and you will be given the name and address of the agency furnishing the report.

**Ohio Residents:** Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy members and that credit reporting agencies maintain separate credit histories on individuals upon request.

**Massachusetts Residents:** You have the right to prohibit the use of information about you contained in your file with any consumer reporting agency in connection with any credit transactions that you have not initiated. You can exercise this right by contacting consumer reporting agencies through their toll-free notification systems established for this purpose.

**Married Wisconsin Residents:** Wisconsin law provides that no agreement, court order or individual statement applying to marital property will adversely affect a creditor's interest unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

**Alliant Rewards Program:** Eligible Alliant Visa® Platinum Rewards accounts earn one Alliant Rewards Point for every one dollar in qualifying new purchases, net of returns, the Participant charges to his/her eligible Alliant Visa Platinum Rewards credit card account as provided for in the program rules. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, Debt Protection charges, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions, Interlink-processed transactions, fees paid for pre-paid and re-loadable cards such as certain gift cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers' cheques, money orders, wire transfers, and similar products or services). Points in this Program may not be used with any other offer, promotion or discount; cannot be earned from, transferred to or combined with any other member's credit card or debit card account(s) points for redemption; and cannot be used to satisfy any monthly minimum payment obligation on the cardholder's account.

Points will accrue over five calendar years and will expire on a rolling, first in-first out, annual basis; Points that are earned in a calendar year will expire in December of the fourth calendar year following the year in which they were earned. For example, any unredeemed Points that you earned in 2016 will expire on your December 2020 cycle date; unredeemed Points earned in 2017 will expire on your December 2021 cycle date, etc.

Please refer to the Alliant Rewards Program Terms & Conditions for complete details.



Federally insured by  
NCUA