



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 7.95% to 15.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.95% to 17.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.95% to 17.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured 14.95% This APR will vary with the market based on the Prime Rate.</p> <p>Student 14.95% This APR will vary with the market based on the Prime Rate.</p> <p>Affinity 9.95% to 17.95% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Credit Builder 17.95%</p>

<p>APR for Balance Transfers</p>	<p>Platinum 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 7.95% to 15.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.95% to 17.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.95% to 17.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured 14.95% This APR will vary with the market based on the Prime Rate.</p> <p>Student 14.95% This APR will vary with the market based on the Prime Rate.</p> <p>Affinity 9.95% to 17.95% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Credit Builder 17.95%</p>
<p>APR for Cash Advances</p>	<p>Platinum 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 7.95% to 15.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.95% to 17.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Rewards 1.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.95% to 17.95% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured 14.95% This APR will vary with the market based on the Prime Rate.</p>



	<p>Student 14.95%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Affinity 9.95% to 17.95% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Credit Builder 17.95%</p>
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	
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee 	<p>None</p> <p>Either \$10.00 or 2.00% of the amount of each cash advance, whichever is greater</p> <p>1.00% of each transaction in U.S. dollars</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> - Late Payment Fee - Returned Payment Fee - Returned Convenience Check Fee 	<p>Up to \$15.00</p> <p>Up to \$29.00</p> <p>Up to \$29.00</p>

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

Platinum, Platinum Rewards, and Signature Rewards – Promotional Period for Introductory APR. The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first 12 months following issuance of your card.

Platinum, Platinum Rewards, and Signature Rewards – Loss of Introductory APR. We may end your Introductory APR for purchases, balance transfers, and cash advances 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 **July 1, 2013.**

This information may have changed after that date. To find out what may have changed, contact the Credit Union at (800) 296- **July 1, 2013.**

OTHER DISCLOSURES

Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged \$29.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$25.00 or the amount of the returned convenience check, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged \$29.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$5.00
Document Copy Fee	\$15.00
Rush Fee	\$10.00
Emergency Card Replacement Fee	\$10.00
PIN Replacement Fee	\$20.00
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$20.00

