



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Rate Platinum</b>  <b>to</b> _____ when you open your account, based on your creditworthiness.</p> <p><b>Visa Reward Platinum/MasterCard Reward Platinum</b>  <b>to</b> _____ when you open your account, based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Rate Platinum</b>  Introductory APR for a period of six billing cycles.  After that your APR will be <b>to</b> _____, based on your creditworthiness.</p> <p><b>Visa Reward Platinum/MasterCard Reward Platinum</b>  Introductory APR for a period of six billing cycles.  After that your APR will be <b>to</b> _____, based on your creditworthiness.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Rate Platinum</b>  <b>to</b> _____ when you open your account, based on your creditworthiness.</p> <p><b>Visa Reward Platinum/MasterCard Reward Platinum</b>  <b>to</b> _____ when you open your account, based on your creditworthiness.</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>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> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee – Visa  - Foreign Transaction Fee – MasterCard	<p>_____ of each multiple currency transaction in U.S. dollars</p> <p>_____ of each single currency transaction in U.S. dollars</p> <p>_____ of each transaction in U.S. dollars completed outside the U.S.</p> <p>_____ of each transaction in U.S. dollars completed in a foreign currency</p>
<b>Penalty Fees</b> - 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).”

**Promotional Period for Introductory APR:** The Introductory APR for balance transfers will apply to transactions posted to your account from \_\_\_\_\_, until \_\_\_\_\_.

**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 three 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	_____	
Rush Fee	_____	
Card Replacement Fee	_____	