



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>7.75% to 17.90%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>7.75% to 17.90%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>7.75% to 17.90%</b> when you open your account, based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> <li>- Go over your credit limit at any time</li> <li>- Make a payment that is returned</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>
<b>Paying Interest</b>	We will begin charging interest on purchases on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<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>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>None</b>
- Account Set-up Fee	<b>None</b>
- Program Fee	<b>None</b>
- Participation Fee	<b>None</b>
- Additional Card Fee	<b>None</b>
- Application Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Cash Advance Fee	<b>None</b>
- Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
- Transaction Fee for Purchases	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$35.00</b>
- Over-the-Credit Limit Fee	<b>None</b>
- Returned Payment Fee	Up to <b>\$22.00</b>

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

**Application of Penalty APR.** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment, exceed your credit limit any time or make a payment that is returned.

**Effective Date.**

The information about the costs of the card described in this application is accurate as of January 1, 2014. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

## OTHER DISCLOSURES

Late Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$22.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00
Document Copy Fee	\$1.00
Emergency Card Replacement Fee	\$60.00
Card Replacement Fee	\$5.00
Copy of Sales Draft Fee	Varies by Merchant
Account Research Fee	\$5.00 per 15 minutes, minimum of 15 minutes