



**VISA CLASSIC/VISA GOLD/VISA PLATINUM  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Visa Classic <b>16.92%</b>  Visa Gold <b>12.00%</b>  Visa Platinum <b>8.95%</b>
<b>APR for Balance Transfers</b>	Visa Classic <b>16.92%</b>  Visa Gold <b>12.00%</b>  Visa Platinum <b>8.95%</b>
<b>APR for Cash Advances</b>	Visa Classic <b>16.92%</b>  Visa Gold <b>12.00%</b>  Visa Platinum <b>8.95%</b>
<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>	<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>Annual Fee</b> - Annual Fee – Visa Classic - Annual Fee – Visa Gold - Annual Fee – Visa Platinum	<b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee  - Foreign Transaction Fee	<b>None</b> <b>3.00%</b> of the amount of each cash advance (Maximum Fee: <b>\$100.00</b> ) <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$25.00</b>

**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 July 1, 2013.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$12.00	
Rush Fee	\$8.00	
Emergency Card Replacement Fee	\$150.00	
Card Replacement Fee	\$10.00	
Card Recovery Fee	\$65.00	
Pay-by-Phone Fee	\$10.00	