

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Introductory APR for a period of _____ After that your APR will be _____ to _____ based on your creditworthiness.
APR for Balance Transfers	Introductory APR for a period of _____ After that your APR will be _____ to _____ based on your creditworthiness.
APR for Cash Advances	Introductory APR for a period of _____ After that your APR will be _____ to _____ based on your creditworthiness.
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	
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	_____ of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to _____ Up to _____

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

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 _____ following issuance of your card.

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 15 or more days late in making a payment.
Returned Payment Fee	_____ or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	_____
Document Copy Fee	_____
Rush Fee	_____
Card Replacement Fee	_____
Pay-by-Phone Fee	_____ maximum