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VISA® PLATINUM

SECURED CARD APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Your APR will be 14.90% .
APR for Balance Transfers	Your APR will be 14.90% .
APR for Cash Advances	Your APR will be 14.90% .
Penalty APR and When it Applies	<p>22.00%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</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 Consumer Financial Protection Bureau	<p>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.</p>

Fees	
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Cash Advance Fee • Foreign Transaction Fee 	<p>\$5.00 or 3.00% 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 	<p>Up to \$35.00</p> <p>Up to \$29.00</p>

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

Application of Penalty APR. Your APR may be increased to the disclosed Penalty 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 August 5, 2014. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

\$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. In the event that 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	\$29.00 or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	\$5.00
Additional Card Fee	\$3.00 per card