

**VISA PLATINUM/VISA SECURED
VISA CASH REWARDS/SHARKS VISA
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 9.90% to 22.90% when you open your account, based on your creditworthiness.</p> <p>Visa Secured 11.50%</p> <p>Visa Cash Rewards 9.90% to 22.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Sharks Visa 9.90% to 22.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum 9.90% to 22.90% when you open your account, based on your creditworthiness.</p> <p>Visa Secured 11.50%</p> <p>Visa Cash Rewards 9.90% to 22.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Sharks Visa 9.90% to 22.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum 9.90% to 22.90% when you open your account, based on your creditworthiness.</p> <p>Visa Secured 11.50%</p> <p>Visa Cash Rewards 9.90% to 22.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

	Sharks Visa 9.90% to 22.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Visa Platinum - Annual Fee - Visa Secured - Annual Fee - Visa Cash Rewards - Annual Fee - Sharks Visa - Additional Card Fee - Application Fee	None None \$25.00 None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$10.00 None Up to \$20.00

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

Effective Date:

The information about the costs of the card described in this application is accurate as of December 16, 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	\$10.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00
Emergency Card Replacement Fee	\$25.00
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$5.00
Stop Payment Fee	\$26.00 (Checks, ACH, Loan Drafts)

Visa Secured Card: Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.