

**VISA PLATINUM/VISA SECURED
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 9.90% to 22.90% when you open your account, based on your creditworthiness. Visa Secured 11.50%
APR for Balance Transfers	Visa Platinum 9.90% to 22.90% when you open your account, based on your creditworthiness. Visa Secured 11.50%
APR for Cash Advances	Visa Platinum 9.90% to 22.90% when you open your account, based on your creditworthiness. Visa Secured 11.50%
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	
- Cash Advance Fee	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	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	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

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 September 1, 2012.

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 ten (10) 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	\$3.00
Emergency Card Replacement Fee	\$25.00 plus the amount of domestic or international freight
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$5.00
Stop Payment Fee	\$26.00 (Checks, ACH, Loan Drafts)