



SEACOMM FEDERAL CREDIT UNION  
 30 Stearns St., Massena NY 13662  
 (315) 764-0566 or 1-800-764-0566  
 www.seacomm.org



VISA PLATINUM / VISA SECURED  
 APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Platinum</b>            8.99%                      9.95%                      10.49%                      12.95%</p> <p>15.49%                      <b>OR</b>                      17.95%</p> <p>when you open your account, based on your creditworthiness.</p> <p><b>Visa Secured</b>            8.99%                      9.95%                      10.49%                      12.95%</p> <p>15.49%                      <b>OR</b>                      17.95%</p> <p>when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p><b>Visa Platinum</b>            8.99%    9.95%    10.49%    12.95%    15.49%    or 17.95%</p> <p>when you open your account, based on your creditworthiness.</p> <p><b>Visa Secured</b>            8.99%    9.95%    10.49%    12.95%    15.49%    or 17.95%</p> <p>when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p><b>Visa Platinum</b>            8.99%    9.95%    10.49%    12.95%    15.49%    or 17.95%</p> <p>when you open your account, based on your creditworthiness.</p> <p><b>Visa Secured</b>            8.99%    9.95%    10.49%    12.95%    15.49%    or 17.95%</p> <p>when you open your account, based on your creditworthiness.</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.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fee	
- Annual Fee - Visa Platinum	None
- Annual Fee - Visa Secured	\$25.00 annually
Transaction Fees	
- Foreign Transaction Fee	\$1.00 of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$15.00
- Returned Payment Fee	Up to \$15.00

**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 [January 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	\$ 15.00	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	\$ 15.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$ 1.00	
Rush Fee	\$ 40.00	
Emergency Card Replacement Fee	\$150.00	