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TRADITIONAL REWARDS / STUDENT
 REWARDS / SIGNATURE/ NON-REWARDS



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Traditional Rewards 11.90%, 13.90%, or 15.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student Rewards 13.90% This APR will vary with the market based on the Prime Rate.</p> <p>Signature 12.90% This APR will vary with the market based on the Prime Rate.</p> <p>Non-Rewards 8.90%, 10.90%, or 12.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Traditional Rewards 11.90%, 13.90%, or 15.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student Rewards 13.90% This APR will vary with the market based on the Prime Rate.</p> <p>Signature 12.90% This APR will vary with the market based on the Prime Rate.</p> <p>Non-Rewards 8.90%, 10.90%, or 12.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Traditional Rewards 11.90%, 13.90%, or 15.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student Rewards 13.90% This APR will vary with the market based on the Prime Rate.</p>

	<p>Signature</p> <p>12.90% This APR will vary with the market based on the Prime Rate.</p> <p>Non-Rewards 8.90%, 10.90%, or 12.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</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.
How to Avoid Paying Interest on Purchases	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	
<p>Transaction Fees</p> <p>- Cash Advance Fee</p> <p>- Foreign Transaction Fee</p>	<p>\$15.00 or 5.00% 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> <p>- Late Payment Fee</p> <p>- Returned Payment Fee</p>	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

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 October 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

\$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.

Returned Payment Fee

\$25.00 of the amount of the required minimum payment, whichever is less.