



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>to Visa Platinum to Visa Classic when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>to Visa Platinum to Visa Classic when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>to Visa Platinum to Visa Classic 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 do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction Fee 	of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	Up to Up to

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 [blank]. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	is less.	or the amount of the required minimum payment, whichever
Returned Payment Fee	is less.	or the amount of the required minimum payment, whichever
Statement Copy Fee		per month
Rush Fee		
Emergency Card Replacement Fee		
Card Replacement Fee		