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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**Visa Platinum Rewards | Visa Student Platinum Rewards |  
Visa Credit Builder**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>VISA Platinum with Rewards</b> <b>9.99% to 13.99%</b>, based on your creditworthiness.</p> <p><b>Student VISA Platinum with Rewards</b> <b>17.99%</b></p> <p><b>Visa Secured</b> <b>14.99%</b></p>
<b>APR for Balance Transfers</b>	<p><b>VISA Platinum with Rewards</b> <b>0.00%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>9.99% to 13.99%</b>, based on your creditworthiness.</p> <p><b>Student VISA Platinum with Rewards</b> <b>17.99%</b></p> <p><b>Visa Secured</b> <b>14.99%</b></p>
<b>APR for Cash Advances</b>	<p><b>VISA Platinum with Rewards</b> <b>17.99%</b></p> <p><b>Student VISA Platinum with Rewards</b> <b>17.99%</b></p> <p><b>Visa Secured</b> <b>17.99%</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>VISA Platinum with Rewards</b> None</p> <p><b>Student VISA Platinum with Rewards</b> None</p> <p><b>Visa Secured</b> None</p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>

Fees	
<b>Annual Fee</b> - Annual Fee	None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$5.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater <b>\$5.00</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Loss of Introductory APR:**

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the VISA Platinum with Rewards, Student VISA Platinum with Rewards and Visa Secured are secured credit cards. 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00.

Returned Payment Fee:

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

Card Replacement Fee:

\$8.00.

Document Copy Fee:

\$8.00 per document.

Emergency Card Replacement Fee:  
\$20.00.

Statement Copy Fee:  
\$3.50 per document.