



## APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	Introductory APR for a period of six (6) billing cycles. After that your APR will be <b>to</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	Introductory APR for a period of six (6) billing cycles. After that your APR will be <b>to</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>to</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	This APR may be applied to your account if you: - Make a late payment  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
<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 The minimum interest charge will be charged on any dollar amount.
<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>Transaction Fees</b> - Foreign Transaction Fee	of each transaction in U.S. dollars
<b>Penalty Fees</b> - 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).”

**Loss of Introductory APR.** We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are one (1) days late in making a payment.

**Application of Penalty APR.** Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment.

**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.

**OTHER DISCLOSURES**

Late Payment Fee

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

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

Statement Copy Fee

Document Copy Fee

Emergency Card Replacement Fee

Card Replacement Fee

Pay-by-Phone Fee