



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Cashback</b>  <b>Visa No-Frills</b>
<b>APR for Cash Advances</b>	<b>Visa Cashback</b>  <b>Visa No-Frills</b>
<b>APR for Balance Transfers</b>	<b>Visa Cashback</b>  <b>Visa No-Frills</b>
<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 do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Visa Cashback - Annual Fee - Visa No-Frills - Account Set-up Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - 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).”

**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

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

Document Copy Fee

Rush Fee

Annual Report Fee

Stop Payment Fee