

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic Visa Gold
APR for Cash Advances	Visa Classic Visa Gold
APR for Balance Transfers	Visa Classic Visa Gold
Penalty APR and When it Applies	Visa Classic Visa Gold
Minimum Interest Charge	
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	
Annual Fee <ul style="list-style-type: none"> • Annual Fee - Visa Classic • Annual Fee - Visa Gold 	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee 	of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	

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

OTHER DISCLOSURES

Late Payment Fee if you are five (5) or more days late
Statement Copy Fee
Document Copy Fee
Rush Fee
Emergency Card Replacement Fee
Card Replacement Fee
Card Recovery Fee

ECOA Statement

Important Information — Please Read

No applicant may be denied a credit card on account of race, color, religion, national origin, ancestry, age (between 40 and 70), sex, marital status, physical or mental handicap unrelated to the ability to pay or unfavorable discharge from military service. B) The applicant may request the reason for rejection of his or her application for a credit card. C) No person need reapply for a credit card solely because of a change in marital status unless the change in marital status has caused deterioration in the person's financial position. D) A person may hold a credit card in any name permitted by law that he or she regularly uses and is generally known by, so long as no fraud is intended thereby. FOR ALL APPLICANTS: You must be at least 18 years old to qualify. If approved, you will receive a Cardholder Agreement with your card(s). By using the account or any credit card, or by authorizing their use, you agree to be bound by the terms of the Cardholder Agreement. "You" and "your" mean the primary cardholder, any other cardholder(s), and any person who has been authorized by you to receive and use the card.