



VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.90% 11.99% 13.99% 15.99% or 17.99% when you open your account, based on your creditworthiness.
APR for Balance Transfers	10.90% 11.99% 13.99% 15.99% or 17.99% when you open your account, based on your creditworthiness.
APR for Cash Advances	10.90% 11.99% 13.99% 15.99% or 17.99% when you open your account, based on your creditworthiness.
Penalty APR and When it Applies	17.99% This APR may be applied to your account if you: - Make a late payment - Make a payment that is returned How Long Will the Penalty APR Apply? If your APRs are increased for these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due. However, the Penalty APR may apply to new transactions indefinitely.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
- Program Fee	None
- Participation Fee	None
- Additional Card Fee	None
- Application Fee	None
Transaction Fees	
- Balance Transfer Fee	\$50.00 or 3.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$50.00)
- Cash Advance Fee	\$1.00
- Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
- Transaction Fee for Purchases	None
Penalty Fees	
- Late Payment Fee	Up to \$10.00
- Over-the-Credit Limit Fee	
- Returned Payment Fee	Up to \$10.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment, or make a payment that is returned.

Effective Date.

The information about the costs of the card described in this application is accurate as of November 1, 2013. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$10.00	or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	\$10.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	None	
Document Copy Fee	None	
Rush Fee	\$35.00	
Emergency Card Replacement Fee	\$150.00	
PIN Replacement Fee	None	
Card Replacement Fee	\$10.00	
Unreturned Card Fee	None	
Card Recovery Fee	\$65.00	
Pay-by-Phone Fee	None	