



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.99% to 17.99% , based on your creditworthiness.
APR for Balance Transfers	7.99% to 17.99% , based on your creditworthiness.
APR for Cash Advances	7.99% to 17.99% , based on your creditworthiness.
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> • Make a late payment. <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
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	If you are charged interest, the charge will be no less than \$1.00 .
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Transaction Fees <ul style="list-style-type: none"> • Foreign Transaction Fee 	1.00% 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 	Up to \$25.00 Up to \$25.00 Up to \$25.00

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.

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: September 01, 2017
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Visa Platinum is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

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

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$2.00.

Emergency Card Replacement Fee:

\$10.00.

PIN Replacement Fee:

\$5.00.

Rush Fee:

\$45.00 (as of February 2019).

If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card the You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Copy Fee:

\$2.00.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 800-822-5476 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.