



**AND VISA PLATINUM CASH BACK
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum</p> <p>Introductory APR for 180 days from the issuance of the card. After that your APR will be to , based on your creditworthiness.</p> <p>Visa Platinum Rewards</p> <p>Introductory APR for 180 days from the issuance of the card. After that your APR will be to based on your creditworthiness.</p> <p>Visa Platinum Cash Back</p> <p>Introductory APR for 180 days from the issuance of the card. After that your APR will be to based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum</p> <p>to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards</p> <p>to when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Cash Back</p> <p>to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum</p> <p>Introductory APR for 180 days from the issuance of the card. After that your APR will be to based on your creditworthiness.</p> <p>Visa Platinum Rewards</p> <p>Introductory APR for 180 days from the issuance of the card. After that your APR will be to based on your creditworthiness.</p> <p>Visa Platinum Cash Back</p> <p>Introductory APR for 180 days from the issuance of the card. After that your APR will be to based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

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	
Transaction Fees - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - 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
Document Copy Fee		
Rush Fee		
Emergency Card Replacement Fee		
Card Recovery Fee		
Representative-Assisted Expedited Payment Fee		