

APPLICATION AND  
SOLICITATION  
DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Classic</b> <b>13.90%, 14.90%, 16.90% or 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Classic Secured</b> <b>13.90%</b></p>
APR for Balance Transfers	<p><b>Visa Classic</b> <b>13.90%, 14.90%, 16.90% or 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Classic Secured</b> <b>18.00%</b></p>
APR for Cash Advances	<p><b>Visa Classic</b> <b>18.00%</b></p> <p><b>Visa Classic Secured</b> <b>18.00%</b></p>
Penalty APR and When it Applies	<p><b>Visa Classic</b> <b>None</b></p> <p><b>Visa Classic Secured</b> <b>None</b></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	<b>None</b>
For Credit Card Tips from the Consumer Financial Protection Bureau	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<p><b>Set-up and Maintenance Fees</b></p> <ul style="list-style-type: none"> <li>- Annual Fee</li> <li>- Account Set-up Fee</li> <li>- Program Fee</li> <li>- Participation Fee</li> <li>- Additional Card Fee</li> <li>- Application Fee</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> <li>- Transaction Fee for Purchases</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p> <p><b>None</b></p>

<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**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.

**For California Borrowers, the Visa Classic and Visa Classic Secured are secured credit cards. 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.**

**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.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$35.00.

Document Copy Fee:

\$20.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$55.00 second day.

Statement Copy Fee:

\$20.00.

Unreturned Card Fee:

\$25.00.

Emergency Card Replacement Fee:

\$85.00.