



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Introductory APR for a period of 12 billing cycles. After that your APR will be <b>or</b> based on your creditworthiness.
<b>APR for Balance Transfers</b>	Introductory APR for a period of 12 billing cycles. After that your APR will be <b>or</b> based on your creditworthiness.
<b>APR for Cash Advances</b>	Introductory APR for a period of 12 billing cycles. After that your APR will be <b>or</b> based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee  - Transaction Fee for Purchases	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit 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).”

**Promotional Period for Introductory APR.** The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six (6) billing cycles following the opening of your account.

**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 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.

Returned Letter Check Fee

or the amount of the returned convenience check, whichever  
is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

PIN Replacement Fee

Unreturned Card Fee

Letter Check Stop Payment Fee

Expedited Telephone Payment Fee