



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum</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> <p>Visa Platinum Rewards</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> <p>Visa Platinum Student Rewards</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>
<p>APR for Cash Advances</p>	<p>Visa Platinum</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> <p>Visa Platinum Rewards</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> <p>Visa Platinum Student Rewards</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>
<p>APR for Balance Transfers</p>	<p>Visa Platinum</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> <p>Visa Platinum Rewards</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> <p>Visa Platinum Student Rewards</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>
<p>Penalty APR and When it Applies</p>	<p>Visa Platinum</p> <p>Visa Platinum Rewards</p>

	<p>Visa Platinum Student Rewards</p> <p>This APR may be applied to the entire balance on 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 any of these reasons, the Penalty APR will apply until your account is current for six (6) consecutive months.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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	
Penalty Fees	
- Late Payment Fee – Visa Platinum and Visa Platinum Rewards	Up to
- Late Payment Fee – Visa Platinum Student Rewards	Up to
- Over-the-Credit Limit Fee – Visa Platinum and Visa Platinum Rewards	Up to (if applicable)
- Over-the-Credit Limit Fee – Visa Platinum Student Rewards	Up to (if applicable)
- Returned Payment Fee – Visa Platinum and Visa Platinum Rewards	Up to
- Returned Payment Fee – Visa Platinum Student Rewards	Up to

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.

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

Visa Platinum and Visa Platinum Rewards

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.

Over-the-Credit Limit Fee or the amount of the transaction exceeding your credit limit, whichever is less.

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

Visa Platinum Student Rewards

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Over-the-Credit Limit Fee or the amount of the transaction exceeding your credit limit, whichever is less.

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

Statement Copy Fee

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

Card Replacement Fee