



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	
<b>APR for Balance Transfers</b>	
<b>APR for Cash Advances</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>Transaction Fees</b> - Foreign Transaction Fee	of each transaction in U.S. dollars
<b>Penalty Fees</b> - 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	or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	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 (6) billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	
Document Copy Fee	
Rush Fee	
Emergency Card Replacement Fee	
PIN Replacement Fee	
Card Replacement Fee	
Unreturned Card Fee	
Card Recovery Fee	
Pay-by-Phone Fee	