



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>4.99% Introductory APR for a period of 12 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 10.50% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Your APR will be 10.50% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>4.99% Introductory APR for a period of 12 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 10.50% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Federal Reserve Board	<p>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 http://www.consumerfinance.gov/learnmore.</p>
Fees	
Transaction Fees -Cash Advance Fee -Foreign Transaction Fee	<p>\$10 or 4% of the amount of each cash advance, whichever is greater. 1.00% of each transaction in U.S. dollars</p>
Penalty Fees -Late Payment Fee -Return Payment Fee	<p>Up to \$27.00 Up to \$27.00</p>

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 **January 1, 2018**.

The information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$27.00	or the amount of the required minimum payment, whichever is less, if you are five (5) or more date late in making a payment.
Returned Payment Fee	\$27.00	or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	\$15.00	
Card Replacement Fee	\$ 5.00	if lost or stolen