



**VISA PLATINUM/VISA PLATINUM REWARDS
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 1.90% Introductory APR for a period of six billing cycles. After that your APR will be 9.90% to 17.90% , based on your creditworthiness.</p> <p>Visa Platinum Rewards 1.90% Introductory APR for a period of six billing cycles. After that your APR will be 10.90% to 17.90% , based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 1.90% Introductory APR for a period of six billing cycles. After that your APR will be 9.90% to 17.90% , based on your creditworthiness.</p> <p>Visa Platinum Rewards 1.90% Introductory APR for a period of six billing cycles. After that your APR will be 10.90% to 17.90% , based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 1.90% Introductory APR for a period of six billing cycles. After that your APR will be 9.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 1.90% Introductory APR for a period of six billing cycles. After that your APR will be 10.90% to 17.90% , based on your creditworthiness.</p>
Penalty APR and When it Applies	None
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	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None

Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$15.00

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 May 1, 2015. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	\$15.00	or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$10.00	
Card Replacement Fee	\$10.00	