



VISA SIGNATURE/VISA PLATINUM/VISA SECURED/  
VISA BUSINESS  
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Signature</b>  <b>1.99%</b> Introductory APR for purchases made within 90 days of account opening for a period of 12 billing cycles.  After that your APR will be <b>15.99%, 16.99%, or 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b>  <b>1.99%</b> Introductory APR for purchases made within 90 days of account opening for a period of 18 billing cycles.  After that your APR will be <b>12.89%, 14.74%, 16.99%, 17.99%, or 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Business</b>  <b>17.99%</b></p>
<p><b>APR for Balance Transfers</b>  <b>These APRs will vary with the market based on the Prime Rate.</b></p>	<p><b>Visa Signature</b>  <b>1.99%</b> Introductory APR for purchases made within 90 days of account opening for a period of 12 billing cycles.  After that your APR will be <b>15.99%, 16.99%, or 18.00%</b> based on your creditworthiness.</p> <p><b>Visa Platinum</b>  <b>1.99%</b> Introductory APR for purchases made within 90 days of account opening for a period of 18 billing cycles.  After that your APR will be <b>12.89%, 14.74%, 16.99%, 17.99%, or 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b>  <b>18.00%</b></p>

	<p><b>Visa Business</b>  <b>17.99%</b>  This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Signature</b>  <b>15.99%, 16.99%, or 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b>  <b>12.89%, 14.74%, 16.99%, 17.99%, or 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Business</b>  <b>17.99%</b>  This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Signature</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>None</b></p> <p><b>Visa Business</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<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> - Cash Advance Fee	<b>\$10.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee*	<b>1.00%</b> of each transaction in U.S. dollars <b>*See below</b>
<b>Penalty Fees</b> - Late Payment Fee	Up to <b>\$39.00</b>
- Returned Payment Fee	Up to <b>\$28.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

**Visa Signature – Promotional Period for Introductory APR:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account within 90 days of account opening during the first 12 months following issuance of your card.

**Visa Platinum – Promotional Period for Introductory APR:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account within 90 days of account opening during the first 18 months following issuance of your card.

**Visa Signature – Loss of Introductory APR:** We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 90 days late in making a payment.

**Visa Platinum – Loss of Introductory APR:** We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 90 days late in making a payment.

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of July 17,2023. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	\$28.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$39.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$28.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00
Document Copy Fee	\$1.00
Rush Fee	\$35.00
Emergency Card Replacement Fee	\$35.00
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$5.00
Foreign Transaction Fee*	1.00% of each transaction in U.S. dollars <b>*Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.</b>