



First for loans,  
First for you.

APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA PLATINUM/VISA SIGNATURE REWARDS/VISA  
SECURED

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b> <b>2.99%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>9.49% to 17.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Rewards</b> <b>11.49% to 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>15.49%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b> <b>2.99%</b> Introductory APR for a period of 15 billing cycles.</p> <p>After that, your APR will be <b>9.49% to 17.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Rewards</b> <b>11.49% to 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>15.49%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: March 28, 2018  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum, Visa Signature Rewards and Visa Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & 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. 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 \$35.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Emergency Card Replacement Fee:

\$100.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$5.00.