



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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 7.95%, 8.95%, 10.95%, 15.95%, or 19.95% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured 12.95%</p>
APR for Balance Transfers	<p>Visa Platinum 7.95%, 8.95%, 10.95%, 15.95%, or 19.95% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured 12.95%</p>
APR for Cash Advances	<p>Visa Platinum 11.20%, 11.20%, 13.20%, 18.20%, or 22.20% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured 12.95%</p>
Penalty APR and When it Applies	<p>Visa Platinum 11.95%, 12.95%, 14.95%, 19.95%, or 23.20% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured 16.95%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
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.
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	
Transaction Fees	
- Cash Advance Fee	\$10.00 or 2.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	2.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee-Visa Platinum	Up to \$25.00
- Late Payment Fee-Visa Platinum Secured	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)."

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

Effective Date.

The information about the costs of the card described in this application is accurate as of June 1, 2013. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee-Visa Platinum	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Late Payment Fee-Visa Platinum Secured	You will be charged a fee if you are 15 days or more late in making a payment. If your minimum payment is \$25.00 or less, you will be charged a fee of \$5.00 or the amount of the required minimum payment, whichever is less. If your required minimum payment is more than \$25.00 you will be charged a fee of \$15.00 or 5.00% of the minimum payment, whichever is greater, not to exceed \$25.00
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Rush Fee	\$25.00
Emergency Card Replacement Fee	\$25.00
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$15.00
Design Your Own Card Fee	\$15.00
Stop Pay Fee on Convenience Check	\$20.00