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## APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<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>
Fees	
<b>Transaction Fees</b> <ul style="list-style-type: none"><li>- Cash Advance Fee</li><li>- Foreign Transaction Fee</li></ul>	<b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>- Late Payment Fee</li><li>- Returned Payment Fee</li></ul>	Up to <b>\$35.00</b> Up to <b>\$10.00</b>

### 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:

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 Variable is a secured credit card. 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

For balances of \$250.00 or less, you will be charged \$15.00 or the amount of the required minimum payment, if you are one (1) or more days late in making a payment. In the event you fail to make a payment in any of the six (6) billing cycles following the violation, you will be charged \$25.00 or the amount of the required minimum payment. For balances of \$250.01 or greater, you will be charged \$25.00 or the amount of the required minimum payment, if you are one (1) or more days late in making a payment. In the event you fail to make a payment in any of the six (6) billing cycles following the violation, you will be charged \$35.00 or the amount of the required minimum payment. If your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.