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APPLICATION AND  
SOLICITATION  
DISCLOSURE



| Interest Rates and Interest Charges   |  |
|---|--|
| Annual Percentage Rate (APR) for Purchases  | <p><b>Visa Platinum</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b><br/><b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>  |
| APR for Balance Transfers   | <p><b>Visa Platinum</b><br/>Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b><br/>Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances   | <p><b>Visa Platinum</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b><br/><b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</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                            | <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  |  |
| Annual Fee<br>- Annual Fee  | <b>None</b>  |
| Transaction Fees<br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>None</b><br><b>None</b><br><b>None</b>  |

|   |  |
|---|--|
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b> |
|---|--|

#### **How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

#### **Promotional Period for Introductory APR:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on HFS Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

#### **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 and Visa Signature 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.**

#### **Other Fees & Disclosures:**

##### Late Payment Fee:

10.00% of your current required minimum payment, if you are 10 or more days late in making a payment. However, the fee will not exceed \$25.00.

##### Returned Payment Fee:

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

##### Emergency Card Replacement Fee:

\$100.00 for requests originating and delivered inside the U.S.

\$165.00 for requests originating or delivered outside the U.S.

##### Rush Fee:

\$80.00.

##### Statement Copy Fee:

\$5.00 per copy.

##### Account Research Fee:

\$25.00 per hour (minimum 1 hour).