



REDSTONE
FEDERAL CREDIT UNION®

220 Wynn Drive | Huntsville, AL 35893 | redfcu.org

**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for
Purchases**

Visa Signature

to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate plus a margin.

Visa Traditional Variable

Introductory APR for a period of six billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate plus a margin.

Visa Traditional Secured

Introductory APR for a period of six billing cycles.

After that, your APR will be . This APR will vary with the market based on the Prime Rate plus a margin.

Visa Traditional Non-Variable

Introductory APR for a period of six billing cycles.

After that, your APR will be .

APR for Balance Transfers

Visa Signature

Introductory APR for a period of six billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate plus a margin.

Visa Traditional Variable

Introductory APR for a period of six billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate plus a margin.

Visa Traditional Secured

Introductory APR for a period of six billing cycles.

After that, your APR will be . This APR will vary with the market based on the Prime Rate plus a margin.

Visa Traditional Non-Variable

Introductory APR for a period of six billing cycles.

After that, your APR will be .

APR for Cash Advances	<p>Visa Signature to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate plus a margin.</p> <p>Visa Traditional Variable to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate plus a margin.</p> <p>Visa Traditional Secured This APR will vary with the market based on the Prime Rate plus a margin.</p> <p>Visa Traditional Non-Variable</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 - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$39.00 Up to \$39.00 Up to \$35.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR – Visa Signature:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 30 days following the opening of your account. Any existing balances on Redstone Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR – Visa Traditional Variable, Visa Traditional Secured, Visa Traditional Non-Variable:

The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 30 days following the opening of your account. Any existing balances on Redstone 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 Signature, Visa Traditional Variable, Visa Traditional Secured and Visa Traditional Non-Variable 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:**

\$28.00 or the amount of the required minimum payment, whichever is less, if you are five 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 late payment, you will be charged \$39.00 or the amount of the required minimum payment, whichever is less.

Over-the-Credit Limit Fee:

\$28.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in any of the six billing cycles following the initial violation, you will be charged \$39.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or 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.

Returned Convenience Check Fee:

\$35.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$12.00 per document.

Expedited Payment Fee:

\$8.00 per payment when processed by a customer service representative.

Credit Card Rush Order Fee:

\$35.00.

Statement Copy Fee:

\$3.00 per document.