



**Community  
Choice**

6163 NW 86th St. #105  
Johnston, IA 50131  
Phone (515) 334-8100  
Fax (515) 334-8150

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	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>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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <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>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$28.00</b>

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

**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.

**Other Fees & Disclosures:**

Late Payment Fee: \$15.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge): \$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: \$28.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Emergency Card Replacement Fee: None.

Rush Fee: \$30.00.

Statement Copy Fee: \$5.00.

Design Your Own Card Fee: \$10.00 per card.

