



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>to</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>to</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>to</b> when you open your account, based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	
<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>Minimum Interest Charge</b>	
<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>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to Up to Up to

**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 [redacted]. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee

[redacted] or the amount of the required minimum payment, whichever is less, if you are 11 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 violation, you will be charged [redacted] or the amount of the required minimum payment, whichever is less.

Over-the-Credit Limit Fee

[redacted] or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in the same or in any of the six billing cycles following the initial violation, you will be charged [redacted] or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee

[redacted] or the amount of the required minimum payment, whichever is less.