



**VISA PREMIER/VISA CLASSIC  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Premier Floor Rates</b>  <b>9.74%, 10.74%, 11.99%, 12.24%, 13.74%, or 15.74%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b>  <b>11.99%, 13.25%, 15.99%, or 17.99%</b> when you open your account, based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Premier Floor Rates</b>  <b>9.74%, 10.74%, 11.99%, 12.24%, 13.74%, or 15.74%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b>  <b>11.99%, 13.25%, 15.99%, or 17.99%</b> when you open your account, based on your creditworthiness.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Premier Floor Rates</b>  <b>9.74%, 10.74%, 11.99%, 12.24%, 13.74%, or 15.74%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b>  <b>11.99%, 13.25%, 15.99%, or 17.99%</b> when you open your account, based on your creditworthiness.</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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee - Visa Premier - Annual Fee - Visa Classic	<b>None</b> <b>\$0.00 to \$15.00</b> , based on your creditworthiness
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$5.00 or 3.00%</b> of the amount of each balance transfer, whichever is greater (Maximum Fee: <b>\$75.00</b> ) <b>\$5.00 or 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> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$10.00</b> Up to <b>\$15.00</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 September 1, 2013.

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

**OTHER DISCLOSURES**

Late Payment Fee	\$15.00	or the amount of the required minimum payment, whichever is less, if you are three (3) or more days late in making a payment.
Over-the-Credit Limit Fee	\$10.00	or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$15.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00	
Document Copy Fee	\$3.00	
Rush Fee	\$25.00	
Emergency Card Replacement Fee	\$50.00	
PIN Replacement Fee	\$5.00	
Card Replacement Fee	\$10.00	