



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Introductory APR for a period of six (6) billing cycles. After that your APR will be to based on your creditworthiness.
APR for Balance Transfers	Introductory APR for a period of six (6) billing cycles. After that your APR will be to based on your creditworthiness.
APR for Cash Advances	Introductory APR for a period of six (6) billing cycles. After that your APR will be to based on your creditworthiness.
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 - Balance Transfer Fee - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to Up to

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 purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first 180 days following issuance of your card.

Loss of Introductory APR. We may end your Introductory APR for purchases, balance transfers, and cash advances and apply the prevailing non-introductory APR if you are one (1) days late in making a payment.

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 DISCLOSURES

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.

Returned Payment Fee 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 (6) billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.

Statement Copy Fee
Document Copy Fee
Rush Fee
Emergency Card Replacement Fee
Card Replacement Fee