



Sky Federal Credit Union  
 Livingston ~ Bozeman ~ Belgrade ~ Big Timber  
 PO Box 1690 ~ Livingston, MT 59047  
 Toll Free: (800) 445-3328  
 Loan Dept Fax: (406) 222-7627  
 Email: memberservices@skyfcu.org  
 www.skyfcu.org

**APPLICATION AND SOLICITATION DISCLOSURE**



| Interest Rates and Interest Charges  |   |
|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>  | <b>to</b> , based on your creditworthiness.   |
| <b>APR for Balance Transfers</b>   | Introductory APR for a period of 12 billing cycles.<br><br>After that, your APR will be <b>to</b> , based on your creditworthiness.   |
| <b>APR for Cash Advances</b>   | <b>to</b> , based on your creditworthiness.   |
| <b>Penalty APR and When it Applies</b>   | This APR may be applied to your account if you:<br>- Make a late payment.<br><br><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. |
| <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>    |
| Fees   |   |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Foreign Transaction Fee                     | <b>5.00%</b> of the amount of each balance transfer<br><b>2.00%</b> of each transaction in U.S. dollars   |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b><br>Up to <b>\$35.00</b>  |

**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 balance transfers will apply to transactions posted to your account until 12/31/2024.

**Loss of Introductory APR:**

We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:

SEE NEXT PAGE for more important information about your account.

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

**For California Borrowers, the Visa Classic is a secured credit card. 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

5.00% of each balance transfer.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$27.00 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:

\$27.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check 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 returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$15.00.

Emergency Card Replacement Fee:

\$50.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$5.00.

Unreturned Card Fee:

\$75.00.

Stop Payment for Recurring Transaction Fee:

\$35.00.