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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**PLATINUM VISA/PLATINUM VISA REWARDS  
 SHARE SECURED PLATINUM VISA  
 GLOBAL GOOD/TOLSON CENTER GIVING**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Platinum Visa</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>13.99% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Platinum Visa Rewards</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>13.99%</b>.</p> <p><b>Share Secured Platinum Visa</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>17.99%</b>.</p> <p><b>Global Good/Tolson Center Giving</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>13.99% to 17.99%</b>, based on your creditworthiness.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Platinum Visa</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>13.99% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Platinum Visa Rewards</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>13.99%</b>.</p> <p><b>Share Secured Platinum Visa</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>17.99%</b>.</p> <p><b>Global Good/Tolson Center Giving</b>  <b>8.99%</b> Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be <b>13.99% to 17.99%</b>, based on your creditworthiness.</p>

<b>APR for Cash Advances</b>	<b>Platinum Visa</b> <b>13.99% to 17.99%</b> , based on your creditworthiness.  <b>Platinum Visa Rewards</b> <b>13.99%</b>  <b>Share Secured Platinum Visa</b> <b>17.99%</b>  <b>Global Good/Tolson Center Giving</b> <b>13.99% to 17.99%</b> , based on your creditworthiness.
<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 – Platinum Visa Rewards	<b>\$50.00</b> , fee may be waived
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>\$5.00</b> or <b>4.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</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 purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on INOVA Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: June 13, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Platinum Visa, Platinum Visa Rewards, Share Secured Platinum Visa and Global Good/Tolson Center Giving are secured credit cards. 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 14 or more days late in making a payment.

Annual Fee - Platinum Visa Rewards:

\$50.00 . If Your Account is subject to an Annual Fee, the fee will be charged to Your Account upon the issuance of Your Card. Each year following, the Annual Fee will be charged to Your Account during the same month that You Were first charged the fee. The fee will be charged each year until Your Account is closed and paid in full. The Annual Fee will be waived with an active open INOVA Federal Credit Union Shield Checking Account with no negative share accounts on the anniversary date of the annual fee. If the Shield Checking Account is closed after the anniversary date the Annual Fee will be assessed.

Cash Advance Fee (Finance Charge):

\$5.00 or 4.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

**Global Good:** Inova Federal Credit Union will donate 15.00% of the interchange fee on every purchase you make to the Worldwide Foundation for Credit Unions. Donations from your purchases help provide access to the financial building blocks needed to support families and strengthen economies in communities around the world.

**Tolson Center Giving:** INOVA Federal Credit Union will donate 15.00% of the interchange fee on every purchase you make to the Tolson Center for Community Excellence. Donations from your purchases will help support inclusive learning, recreational and cultural exchange, and opening doors to bright futures for those served by the Tolson Center from the Elkhart, Indiana community.