

Platinum VISA

Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.95% to 17.75% When you open your account based on your creditworthiness.
APR for Balance Transfers	8.95% to 17.75% When you open your account based on your creditworthiness.
APR for Cash Advances	8.95% to 17.75% When you open your account based on your creditworthiness.
Penalty APR and When it Applies	None
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 Finance 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 www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>None</p> <p>1% of each transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over the Credit Limit • Returned Payment 	<p>\$20 after 5 days</p> <p>N/A</p> <p>\$20</p>

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 09/19/2013. This information may have changed after that date. To find out what may have changed, please contact the credit union.

OTHER DISCLOSURES

Late Payment Fee	\$20.00 if you are six (6) or more days late
Statement Copy Fee	\$2.00
Document Copy Fee	\$20.00
Phone Payment Convenience Fee	\$5.00

