



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Introductory APR for a period of six billing cycles. After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	
APR for Cash Advances	Introductory APR for a period of six billing cycles. After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to your balance transfers if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for this reason, we may keep them at this higher level indefinitely.
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	
Annual Fee - Annual Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	or of the amount of each balance transfer, whichever is greater of the amount of each cash advance of each 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 and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Application of Penalty APR: Your APR on balance transfers 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
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 30 or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	per document
Rush Fee	Up to
Card Replacement Fee	
Pay-by-Phone Fee	
Account Research Fee	per hour