Beach Municipal Federal Credit Union
Est. 1970
4164 Virginia Beach Blvd
Virginia Beach, VA 23452
757.333.7787
beachmunicipal.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM / VISA PLATINUM SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **8.99% to18.00%** , when you open your account, based on your creditworthiness. **Visa Platinum Secured** **15.24%**
APR for Balance Transfers	**Visa Platinum** **8.99% to 18.00%** , when you open your account, based on your creditworthiness. **Visa Platinum Secured** **15.24%**
APR for Cash Advances	**Visa Platinum** **8.99% to 18.00%** , when you open your account, based on your creditworthiness. **Visa Platinum Secured** **15.24%**
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	 **None** **$2.00** for each ATM transaction **1.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$30.00**

SEE NEXT PAGE for more important information about your account.

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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

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: 10/15/2026 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum and Visa Platinum Secured 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.

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.

Cash Advance Fee (Finance Charge): $2.00 for each ATM transaction.

Returned Payment Fee: $30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: $15.00.

Document Copy Fee: $5.00.

PIN Replacement Fee: $4.00.

Rush Fee: $75.00.

Statement Copy Fee: $3.00.

Transaction Receipt Copy Fee: $5.00.

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