



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Classic MasterCard Gold MasterCard Take Charge Secured MasterCard Visa Platinum This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Classic MasterCard Gold MasterCard Take Charge Secured MasterCard Visa Platinum This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Classic MasterCard Gold MasterCard Take Charge Secured MasterCard Visa Platinum This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	This APR may be applied to your account if you: <ul style="list-style-type: none"> - 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 – Classic MasterCard - Annual Fee – Gold MasterCard - Annual Fee – Take Charge Secured MasterCard - Annual Fee – Visa Platinum	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	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).”

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 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 one or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	
Document Copy Fee	
Rush Fee	
Emergency Card Replacement Fee	
PIN Replacement Fee	
Card Replacement Fee	
Transaction Receipt Copy Fee	
ATM Withdrawal Fee	\$2.00