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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  This APR will vary with the market based on the Prime Rate.</p> <p><b>Student Visa</b>  This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>Visa Secured</b>  This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b> <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>Visa Platinum</b></p> <p><b>Visa Secured</b></p> <p><b>Student Visa</b></p>

<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>Minimum Interest Charge</b>	<b>None</b>
<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>Transaction Fees</b> - Cash Advance Fee - Visa Platinum, Visa Secured - Foreign Transaction Fee	<b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$100.00</b> ) <b>1.50%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> Up to <b>\$35.00</b> Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR - Visa Platinum:**

The Introductory APR for purchases will apply to transactions posted to your account during the first 60 days following the opening of your account.

**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.

**For California Borrowers, the Visa Platinum, Visa Secured and Student Visa 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**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. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge) - Visa Platinum, Visa Secured:

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$100.00.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$2.00.