



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	
<b>APR for Balance Transfers</b>	Introductory APR until balance subject to introductory APR is paid off. After that your APR will be .
<b>APR for Cash Advances</b>	
<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>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>Set-up and Maintenance Fees</b> - Annual Fee - Additional Card Fee - Application Fee	
<b>Transaction Fees</b> - Balance Transfer Fee  - Cash Advance Fee  - Foreign Transaction Fee - Transaction Fee for Purchases	or of the amount of each balance transfer, whichever is greater. (This fee will be waived between until .) or of the amount of each cash advance, whichever is greater. (This fee will be waived between April 1, 2016 until July 1, 2016.) of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to Up to

**How We Will Calculate Your Balance:** We use a method called “average daily balance (excluding new purchases).”

**Promotional Period for Introductory APR:** The Introductory APR for balance transfers will apply to transactions posted to your account from , until .

**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 five 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 per page

Emergency Card Replacement Fee

Card Replacement Fee