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Application and Solicitation Disclosure

Effective Date:

The information about the costs of the card described in this application is accurate as of the effective date above. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Visa® Blue Rewards

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	13.40% – 17.99% APR Your APR is based on your credit worthiness and will vary with the market based on the Prime Rate*
Penalty APR and When it Applies	17.99% Penalty APR applies if: <ul style="list-style-type: none">Your minimum payment is 60 or more days late How long will the Penalty APR Apply? If your APR increases for any of these reasons the Penalty APR will apply until you make six consecutive Minimum Monthly 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, there is no minimum interest charge.
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	None
Transaction Fees <ul style="list-style-type: none">Balance TransferCash AdvanceForeign Transaction	None 2% of the amount advanced (Minimum \$10 , Maximum \$75) Additional ATM surcharges may apply. Up to 1% of each foreign transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	5% of the Minimum Payment due (Minimum \$8 , Maximum \$25) \$25
Additional Fees <ul style="list-style-type: none">Card Rush Shipment Fee	\$40

How we will calculate your balance: We use the method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Other Disclosures

Late Payment: A late charge of **5%** of the payment amount due with a minimum of **\$8** and a maximum of **\$25**; or the amount of the required minimum payment, whichever is less, if you are late in making your payment disclosed on your billing statement.

Returned Payment: **\$25** or the amount of the required minimum payment, whichever is less.

***Variable Rate Information:** The **ANNUAL PERCENTAGE RATE** you receive is determined based on your creditworthiness and will vary with the market based on the Prime Rate plus a margin. The rate is determined by adding a "Margin" to an "Index Rate." Depending on your credit worthiness, the "Margin" for our Visa® Blue Rewards card for Purchases, Balance Transfers and Cash Advances will be 5.90%, 6.90%, 7.90%, 8.90%, 10.90%, or 13.90% added to the Index Rate. For each billing period, the "Index Rate" is the Prime Rate as published in the Wall Street Journal on the 5th day of the preceding month. If the *Journal* is not published on that day, we use the *Journal* from the immediately preceding available date. Any change in the Index will result in changes in your Annual Percentage Rate (APR) for new advances and existing balances on the first day of the next billing cycle. If the periodic rate and corresponding APR increases, the Finance Charge will increase and your Minimum Payment and/or Term may be greater. The Annual Percentage Rate will never be greater than 18%, or the maximum rate allowed by law, whichever is less.

Collection & Legal Fees: You may be charged fees for collection of this account, including, but not limited to, reasonable court costs and actual attorney fees charged to the Credit Union by an attorney who is not employed solely by this Credit Union.

Rates, fees, and terms may change: We may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.