



**VISA PLATINUM/VISA PLATINUM REWARDS/
VISA SIGNATURE/STUDENT VISA/SHARE SECURED VISA
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 1.99% to 4.99% Introductory APR for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that your APR will be 9.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 2.99% to 5.99% Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that your APR will be 10.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 11.99% to 15.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student Visa 2.99% to 5.99% Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that your APR will be 10.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Share Secured Visa NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that your APR will be 10.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

<p>APR for Balance Transfers</p>	<p>Visa Platinum NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 11.99% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 12.99% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 13.99% to 15.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student Visa NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 12.99% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Share Secured Visa NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 12.99% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Platinum NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 11.99% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 12.99% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 13.99% to 15.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student Visa NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 12.99% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

	<p>Share Secured Visa NA to NA Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that your APR will be 12.99% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>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 these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee – Visa Platinum, Visa Platinum Rewards, Student Visa, Share Secured Visa - Foreign Transaction Fee – Visa Signature	<p>3.00% of the amount of each balance transfer (Maximum Fee: \$300.00) 3.00% of the amount of each cash advance (Maximum Fee: \$300.00) 2.00% of each transaction in U.S. dollars</p> <p>None</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$15.00 Up to \$25.00</p>

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

Visa Platinum, Visa Platinum Rewards, Student Visa, Share Secured Visa – Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first 12 months following the opening of your account.

Visa Platinum, Visa Platinum Rewards, Student Visa, Share Secured Visa – Loss of Introductory APR: We may end your Introductory APR for purchases, balance transfers or and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

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 November 1, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less.

Share Secured Visa: 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 what would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.