



APPLICATION AND SOLICITATION DISCLOSURE

| Interest Rates and Interest Charges | |
|--|---|
| Annual Percentage Rate (APR) for Purchases | Introductory APR for a period of six billing cycles. After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | Introductory APR for a period of six billing cycles. After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | This APR will vary with the market based on the Prime Rate. |
| 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. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than . |
| 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 | |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | or of the amount of each balance transfer, whichever is greater or of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars completed outside the U.S. of each transaction in U.S. dollars completed in a foreign currency |
| 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).”

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

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 three 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
- Rush Fee
- Emergency Card Replacement Fee
- Card Replacement Fee
- Pay-by-Phone Fee