

**VISA PLATINUM/VISA PLATINUM REWARDS  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b> <b>2.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be <b>11.40% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b> <b>2.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that your APR will be <b>12.40% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b> <b>2.99%</b> Introductory APR for a period of 18 billing cycles.</p> <p>After that your APR will be <b>11.40% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Rewards</b> <b>2.99%</b> Introductory APR for a period of 18 billing cycles.</p> <p>After that your APR will be <b>12.40% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b> <b>11.40% to 18.00%</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 Platinum Rewards</b> <b>12.40% to 18.00%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 21 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>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1.00%</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>\$30.00</b> <b>None</b> Up to <b>\$25.00</b>
<b>Other Fees</b> - Required Member's Choice Borrower Security Deluxe	<b>\$354</b> per <b>\$100.00</b> of balance at the end of each statement period

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

**Visa Platinum – Promotional Period for Introductory APR:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account.

**Visa Platinum Rewards – Promotional Period for Introductory APR:** The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first two months following the opening of your account.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of [August 5, 2022](#). This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$30.00</b> or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	<b>\$25.00</b> or the amount of the required minimum payment, whichever is less.
Rush Fee	<b>\$60.00</b> overnight
Pay-by-Phone Fee	<b>\$10.00</b>