



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p style="text-align: right;">or</p> <p>Introductory APR for a period of six (6) billing cycles, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be</p> <p>or based on your creditworthiness.</p>
APR for Cash Advances	<p style="text-align: right;">or</p> <p>when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p style="text-align: right;">or</p> <p>Introductory APR for a period of 12 billing cycles, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be</p> <p style="text-align: right;">or</p> <p>based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until your account is current for six (6) consecutive months; contact the credit union to apply for a rate reduction.</p>
Minimum Interest Charge	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee - Annual Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p style="text-align: center;">of the amount of each balance transfer of the amount of each cash advance of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to</p> <p>Up to</p>

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

Loss of Introductory APR. We may end your Introductory APR if you make a late payment. With the loss of your Introductory APR, your APR will be the Penalty APR of .

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment.

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 15 or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged or the amount of the required minimum payment, whichever is less.

Returned Payment Fee

or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee