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**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum Introductory</b></p> <p style="text-align: center;"><b>or</b></p> <p>Introductory APR, for qualifying applicants, for a period of six (6) billing cycles based on your creditworthiness.</p> <p>After that your APR will be based on your creditworthiness. <span style="float: right;"><b>or</b></span></p> <p><b>Visa Platinum</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum Introductory</b></p> <p style="text-align: center;"><b>or</b></p> <p>Introductory APR, for qualifying applicants, for a period of six (6) billing cycles based on your creditworthiness.</p> <p>After that your APR will be based on your creditworthiness. <span style="float: right;"><b>or</b></span></p> <p><b>Visa Platinum</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum Introductory</b></p> <p style="text-align: center;"><b>or</b></p> <p>when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum</b></p>
<b>Penalty APR and When it Applies</b>	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<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>
<b>Minimum Interest Charge</b>	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>

<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	of the amount of each balance transfer of the amount of each cash advance of each transaction in U.S. dollars
<b>Penalty Fees</b> - 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).”

**Visa Platinum Introductory – Loss of Introductory APR.** We may end your Introductory APR for purchases and balance transfers and apply the Penalty 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  
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 initial 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. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.
Pay-by-Phone Fee	