



APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.25%, 9.25%, 10.25%, 11.25%, or 12.25%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>8.25%, 9.25%, 10.25%, 11.25%, or 12.25%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>8.25%, 9.25%, 10.25%, 11.25%, or 12.25%</b> when you open your account, based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Federal Reserve Board</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>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>\$25.00</b> annually
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$25.00</b>

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

**Effective Date.**

The information about the costs of the card described in this application is accurate as of **October 1, 2015**.

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>\$15.00</b> or the amount of the required minimum payment, whichever is less, if you are five (5) 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.
Annual Fee	<b>\$25.00</b> the fee will be charged to your account annually on December 15 <sup>th</sup> , however the fee will be waived the first calendar year in which you receive your card.
Document Copy Fee	<b>\$10.00</b>
Rush Fee	<b>\$15.00</b>
Card Replacement Fee	<b>\$15.00</b>