



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>or</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>or</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>or</b> when you open your account, based on your creditworthiness.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than The minimum interest charge will not be charged on amounts below
<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 Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b> - Foreign Transaction Fee	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).”

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

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

Statement Copy Fee

Rush Fee

Emergency Card Replacement Fee