



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p>Introductory APR for a period of nine (9) billing cycles. 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><b>or</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>Introductory APR for a period of nine (9) billing cycles. 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>
<b>APR for Balance Transfers</b>	<p>Introductory APR for a period of nine (9) billing cycles. 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 _____ <b>or</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<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>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee  - Transaction Fee for Purchases	<p>_____ of each multiple currency transaction in U.S. dollars</p> <p>_____ of each single currency transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit 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 (excluding 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 for purchases and balance transfers will be a rate of \_\_\_\_\_ **or** based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Your APR for cash advances will be a rate of \_\_\_\_\_

**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 ten (10) or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	
Document Copy Fee	
PIN Replacement Fee	
Card Replacement Fee	