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**VISA PLATINUM/ VISA PLATINUM-STUDENT/
 VISA PLATINUM-SECURED
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 8.49% to 16.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum-Student 13.49%</p> <p>Visa Platinum-Secured 13.95% to 17.45% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 8.49% to 16.99% when you open your account, based on your creditworthiness.</p>
	<p>Visa Platinum-Student 13.49%</p> <p>Visa Platinum-Secured 13.95% to 17.45% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 8.49% to 16.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum-Student 13.49%</p> <p>Visa Platinum-Secured 13.95% to 17.45% when you open your account, based on your creditworthiness.</p>
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee - Visa Platinum - Annual Fee - Visa Platinum-Student - Annual Fee - Visa Platinum-Secured	<p>None None \$25.00</p>
Transaction Fees - Balance Transfer Fee - Cash Advance Fee – obtained via Statement Checks - Cash Advance Fee – obtained via Card - Foreign Transaction Fee	<p>None \$5.00 or 3.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$10.00)</p> <p>None</p> <p>1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to \$25.00 None Up to \$25.00</p>

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 March 31, 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	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Returned Statement Check Fee	\$25.00 or the amount of the returned statement check, whichever is less.
Statement Copy Fee	\$1.00 per document
Document Copy Fee	\$1.00 per document
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$5.00
Pay-by-Phone Fee	\$15.00 When speaking with a live agent.
Overnight Card Mailing Fee	\$20.00 When contacting Credit Union directly.