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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 Classic</b> Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be <b>11.25% to 16.00%</b>, based on your creditworthiness.</p> <p><b>Visa Rewards</b> Introductory APR for six months from account opening.</p> <p>After that, your APR will be <b>13.50% to 16.00%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>15.00%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Classic</b> Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be <b>13.25% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Rewards</b> Introductory APR for six months from account opening.</p> <p>After that, your APR will be <b>15.50% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>17.00%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Classic</b> <b>13.25% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Rewards</b> <b>15.50% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>17.00%</b></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 will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	<b>None</b>

SEE NEXT PAGE for more important information about your account.

<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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="https://www.consumerfinance.gov/learnmore/">https://www.consumerfinance.gov/learnmore/</a></b>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>1.50%</b> of the amount of each cash advance <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$10.00</b> <b>None</b> Up to <b>\$15.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - Visa Classic:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account.

**Promotional Period for Introductory APR - Visa Rewards:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory 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: May 21, 2025  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Classic, Visa Rewards and Visa Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

1.50% of each cash advance.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.

SEE NEXT PAGE for more important information about your account.

Card Replacement Fee:  
\$10.00.

Rush Fee:  
\$75.00.