



VISA® REWARDS AND VISA® SECURED REWARDS
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>VISA REWARDS 9.99% to 17.99% based on your creditworthiness.</p> <p>VISA SECURED REWARDS 9.99% to 17.99% based on your creditworthiness.</p>
APR for Cash Advances	<p>VISA REWARDS 9.99% to 17.99% based on your creditworthiness.</p> <p>VISA SECURED REWARDS 9.99% to 17.99% based on your creditworthiness.</p>
APR for Balance Transfers	<p>VISA REWARDS 9.99% to 17.99% based on your creditworthiness.</p> <p>VISA SECURED REWARDS 9.99% to 17.99% based on your creditworthiness.</p>
Penalty APR and When It Applies	<p>17.99%</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1. Make a late payment two times in a six-month period. <p>How long will the Penalty APR apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments by the due date as shown in your monthly statement.</p>
Minimum Interest Charge	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer \$2.00 or 2.00% of the amount of each balance transfer, whichever is greater • Cash Advance \$2.00 or 2.00% of the amount of each cash advance, whichever is greater • Foreign Transaction 1.00% of each transaction in U.S. dollars.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment \$25 • Returned Payment Fee \$32

How We Will Calculate Your Balance. We use a method called "average daily balance."

Loss of Introductory APR. We may end your Introductory APR if you make a late payment two times in a six-month period. With the loss of your introductory APR, your APR will be the Penalty APR of 17.99%, based on certain creditworthiness criteria.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you make a late payment two times in a six-month period.

Effective Date. The information about the costs of the card described in this disclosure are accurate as of January 1, 2018. This information may have changed after that date. To find out what may have changed, contact the Credit Union.