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**VISA PLATINUM/VISA PREFERRED/VISA SHARE SECURED  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Platinum</b> <b>9.90%</b> <b>Visa Preferred</b> <b>13.90%</b> <b>Visa Share Secured</b> <b>15.90%</b>
<b>APR for Balance Transfers</b>	<b>Visa Platinum</b> <b>4.99%</b> promotional APR for balance transfers made from 2/1/17 to 3/31/17 apply until 3/31/18. After that, your APR will be <b>9.90%</b> <b>Visa Preferred</b> <b>4.99%</b> promotional APR for balance transfers made from 2/1/17 to 3/31/17 apply until 3/31/18. After that, your APR will be <b>13.90%</b> <b>Visa Share Secured</b> <b>15.90%</b>
<b>APR for Cash Advances</b>	<b>Visa Platinum</b> <b>9.90%</b> <b>Visa Preferred</b> <b>13.90%</b> <b>Visa Share Secured</b> <b>15.90%</b>
<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>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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> - Annual Fee - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>2.00%</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 - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$15.00</b>

**How We Will Calculate Your Balance.** We use a method called "average daily balance (excluding new purchases)."

**Effective Date.**

The information about the costs of the card described in this application is accurate as of February 1, 2017. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

- Late Payment Fee \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
- Returned Payment Fee \$15.00 or the amount of the required minimum payment, whichever is less.
- Statement Copy Fee \$5.00
- PIN Replacement Fee \$2.00
- Card Replacement Fee \$5.00
- Rush Fee Varies by delivery method