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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	to , based on your creditworthiness.
APR for Balance Transfers	to , based on your creditworthiness.
APR for Cash Advances	to , based on your creditworthiness.
Penalty APR and When it Applies	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment; - Go over your credit limit at any time; or - Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>
How to Avoid Paying Interest on Purchases	Your due date is always the 25 th of the month. We do not charge you any interest on purchases if you pay your entire balance within 25 days of your statement closing date.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
- Program Fee	None
- Participation Fee	None
- Additional Card Fee	None
- Application Fee	None
Transaction Fees	
- Balance Transfer Fee	None
- Cash Advance Fee	None
- Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
- Transaction Fee for Purchases	None
Penalty Fees	
- Late Payment Fee	Up to \$35.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$22.00

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

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment, exceed your credit limit at any time or make a payment that is returned.

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.

For California Borrowers, the Visa Signature/Visa Rewards/Visa Traditional is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee: \$20.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee: \$22.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Document Copy Fee: \$1.00.

Emergency Card Replacement Fee: \$165.00.

Statement Copy Fee: \$1.00.

Account Research Fee: \$5.00 per 15 minutes, minimum of 15 minutes.

Emergency Cash Disbursement Fee: \$165.00.