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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Introductory APR for 12 months from account opening.  After that, your APR will be <b>to</b> , based on your creditworthiness.
<b>APR for Balance Transfers</b>	Introductory APR for 12 months from account opening.  After that, your APR will be <b>to</b> , based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>to</b> , based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is always the 25 <sup>th</sup> of the month. We do not charge you interest on purchases if you pay your entire balance within 25 days of your statement closing date.
<b>Minimum Interest Charge</b>	<b>None</b>
<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>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	<b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee  - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>1.00%</b> of each single currency transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> <b>None</b> Up to <b>\$25.00</b>

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

**Balance Transfer Introductory APR:** Any existing balances on Black Hills Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**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 Cash Back/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.**

**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: \$25.00 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.