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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



| Interest Rates and Interest Charges | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | Introductory APR for 12 months from account opening. After that, your APR will be to , based on your creditworthiness. |
| APR for Balance Transfers | Introductory APR for 12 months from account opening. After that, your APR will be to , based on your creditworthiness. |
| APR for Cash Advances | to , based on your creditworthiness. |
| How to Avoid Paying Interest on Purchases | Your due date is always the 25 th 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. |
| 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 - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee | None None None None None None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases | None None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$35.00 None Up to \$25.00 |

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. 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: \$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.

Additional Terms and Conditions for Visa Traditional

Eligibility to Participate in New Credit Card Loan Introductory Offers and Rates

New credit card loan introductory offers and rates are not available, (i) to Primary members of any open credit card loan product, or (ii) when closing one product type and opening a new product type, or (iii) within 18 months of paying the balance in full and closing any credit card loan product.

2.90% APR for Purchases and Balance Transfers: All purchases and balance transfers posted to your loan account during the first 365 days after the account open date, up to your available credit limit, will receive an introductory 2.90% APR. At day 366, all subsequent purchases and balance transfers will receive your standard APR for purchases and balance transfers, and the APR for any remaining introductory balances will increase to your standard APR for purchases and balance transfers at the start of the next billing cycle. Balance transfers may not be used to pay off or pay down any amount owed to the Credit Union. The introductory rate does not apply to cash advances.

Additional Terms and Conditions for Visa Signature Rewards

Eligibility to Participate in New Credit Card Loan Introductory Offers and Rates

New credit card loan introductory offers and rates are not available, (i) to Primary members of any open credit card loan product, or (ii) when closing one product type and opening a new product type, or (iii) within 18 months of paying the balance in full and closing any credit card loan product.

Visa Signature Rewards Points Offer: You will receive 15,000 Rewards Points with this introductory offer. To qualify and receive your 15,000 Rewards Points, you must make Qualifying Purchases (purchases less returns, credits, and adjustments) totaling \$2,000 or more during the first 90 days from loan opening. Purchases do not include cash advances, balance transfers, unauthorized or fraudulent charges, account fees and interest charges. Qualifying Purchases must post to your loan account within 90 days from opening.

After qualifying, the 15,000 Rewards Points will be added to your ScoreCard Rewards Points account within two billing cycles. To receive the 15,000 Rewards Points, your loans with BHFCU must not be past due and your credit card loan must be open.

Additional Terms and Conditions for Visa Cash Back

Eligibility to Participate in New Credit Card Loan Introductory Offers and Rates

New credit card loan introductory offers and rates are not available, (i) to Primary members of any open credit card loan product, or (ii) when closing one product type and opening a new product type, or (iii) within 18 months of paying the balance in full and closing any credit card loan product.

Visa Cash Back Offer: You will receive \$200 Cash Back with this introductory offer. To qualify and receive your \$200 Cash Back, you must make Qualifying Purchases (purchases less returns, credits, and adjustments) totaling \$2,000 or more during the first 90 days from loan opening. Purchases do not include cash advances, balance transfers, unauthorized or fraudulent charges, account fees, and interest charges. Qualifying Purchases must post to your loan account within 90 days from opening.

After qualifying, the \$200 Cash Back will post to your regular savings account within two billing cycles. To receive the \$200 Cash Back, your loans with BHFCU must not be past due and your credit card loan must be open.