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**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA SIGNATURE REWARDS/VISA/VISA SHARE SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Signature Rewards 11.00% to 17.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa/Visa Share Secured 13.90% to 17.90% , based on your creditworthiness.
APR for Balance Transfers	Visa Signature Rewards 11.00% to 17.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa/Visa Share Secured 13.90% to 17.90% , based on your creditworthiness.
APR for Cash Advances	Visa Signature Rewards 11.00% to 17.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa/Visa Share Secured 13.90% to 17.90% , based on your creditworthiness.
How to Avoid Paying Interest on Purchases	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.
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	
Visa Signature Rewards	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$25.00
Visa/Visa Share Secured	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars

SEE NEXT PAGE for more important information about your account.

Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$25.00
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How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

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 Share Secured is a secured credit card. Credit extended under this credit card account is secured by any shares you specifically pledge as collateral for this account on a separate Pledge of Shares.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Research Fee:

\$15.00.

Rush Fee:

\$10.00.

Statement Copy Fee:

\$2.00.