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**VISA ONE/ VISA CLASSIC/VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa One 15.90%</p> <p>Visa Classic 12.90%</p> <p>Visa Platinum 9.50%</p>
APR for Balance Transfers	<p>Visa One 15.90%</p> <p>Visa Classic 12.90%</p> <p>Visa Platinum 9.50%</p>
APR for Cash Advances	<p>Visa One 15.90%</p> <p>Visa Classic 12.90%</p> <p>Visa Platinum 9.50%</p>
Penalty APR and When it Applies	<p>Visa One 19.90%</p> <p>Visa Classic 14.90%</p> <p>Visa Platinum 14.90%</p> <p>This APR may be applied to your account if you: - Make a late payment</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>

Fees	
Transaction Fees - 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
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$20.00 Up to \$25.00

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.

Effective Date:

The information about the costs of the card described in this application is accurate as of March 1, 2014 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.
Over-the-Credit Limit Fee	\$20.00	or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00	
Document Copy Fee	\$2.00	
Rush Fee	\$40.00	
PIN Replacement Fee	\$2.00	
Card Replacement Fee	\$5.00	
Pay-by-Phone Fee	\$10.00	