



340 North Milwaukee Avenue  
Vernon Hills, IL 60061

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**CASH REWARDS VISA SIGNATURE  
CASH REWARDS VISA PLATINUM**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>2.90%</b> Introductory APR for 365 days.</p> <p>After that, your APR will be <b>13.65% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>2.90%</b>Introductory APR for 365 days.</p> <p>After that, your APR will be <b>13.65% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>13.65% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<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>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>
<b>Fees</b>	
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Currency Conversion and International Transaction Fee - Cash Rewards Visa Platinum</li> <li>- Currency Conversion and International Transaction Fee - Cash Rewards Visa Signature</li> </ul>	<p><b>None</b></p> <p>Either <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p> <p><b>None</b></p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Over-the-Credit Limit Fee</li> <li>- Returned Payment Fee</li> </ul>	<p>Up to <b>\$25.00</b></p> <p><b>None</b></p> <p>Up to <b>\$25.00</b></p>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR:**

The Introductory APR of 2.90% for purchases and balance transfers will apply to transactions posted to your account during the first 365 days following issuance of your card. At day 366, the APR will revert back to the prevailing non-introductory APR on all balances. Any existing balances on Baxter Credit Union DBA BCU loan or credit card accounts are not eligible for the Introductory APR for balance transfers.



**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory 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: **January 1, 2019**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Cash Rewards Visa Platinum and Cash Rewards Visa Signature are secured credit cards. 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if your payment is not received by the next statement closing date. The next statement closing date varies from 4-6 days after your payment due date.

Cash Advance Fee (Finance Charge):

Either \$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

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

Rush Fee:

\$30.00 overnight. \$20.00 second day.

Statement Copy Fee:

\$2.00.