



**SECURED VISA CREDIT CARD  
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>18.00%</b>
<b>APR for Cash Advances</b>	<b>18.00%</b>
<b>APR for Cash Advances</b>	<b>18.00%</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<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>
Fees	
<b>Transaction Fees</b> - Cash Advance Fee  - Currency Conversion and International Transaction Fee	<b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$50.00</b> ) <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**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 May 1, 2013.  
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, your payment is not received by your next statement closing date. The next statement closing date varies by month from 4-6 days after your payment due date.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Rush Fee (Next Business Day)	\$30.00
Rush Fee (Second Business Day)	\$20.00