



SECURED VISA
APPLICATION AND SOLICITATION DISCLOSURE

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

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 August 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 your payment is not received by the next statement closing date. The next statement closing date varies by month from 4-6 days after your payment due date.
Over-the-Credit Limit Fee	\$25.00 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
Rush Fee (Next Business Day)	\$30.00
Rush Fee (Second Business Day)	\$20.00