



APPLICATION AND SOLICITATION DISCLOSURE



VISA PLATINUM/VISA CLASSIC/STUDENT STARTER VISA /GOLDEN OWL VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 10.99% to 12.99%, based on your creditworthiness.</p> <p>Visa Classic 13.99% to 17.99%, based on your creditworthiness.</p> <p>Student Starter Visa 13.99% to 17.99%, based on your creditworthiness.</p> <p>Golden Owl Visa 12.99% to 15.99%, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 10.99% to 12.99%, based on your creditworthiness.</p> <p>Visa Classic 13.99% to 17.99%, based on your creditworthiness.</p> <p>Student Starter Visa 13.99% to 17.99%, based on your creditworthiness.</p> <p>Golden Owl Visa 12.99% to 15.99%, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 10.99% to 12.99%, based on your creditworthiness.</p> <p>Visa Classic 13.99% to 17.99%, based on your creditworthiness.</p> <p>Student Starter Visa 13.99% to 17.99%, based on your creditworthiness.</p> <p>Golden Owl Visa 12.99% to 15.99%, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Visa Platinum None</p> <p>Visa Classic None</p> <p>Student Starter Visa None</p> <p>Golden Owl Visa None</p>

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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Convenience Check Fee - Foreign Transaction Fee	\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater \$5.00 or 2.00% of the amount of each cash advance, whichever is greater \$5.00 or 2.00% of the amount of each convenience check, whichever is greater None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$24.00

How We Will Calculate Your Balance:

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

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: 02/08/2021

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee: \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge): \$5.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge): \$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Convenience Check Fee (Finance Charge): \$5.00 or 2.00% of the amount of the convenience check, whichever is greater.

Returned Payment Fee: \$24.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$24.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee: \$5.00.

Replacement Card Rush Fee: \$15.00 two to three-day rush.

Statement Copy Fee: \$3.00 per document.

Account Research Fee: \$20.00 hour - 1 hour minimum.

Stop Payment on Recurring Visa Transaction: \$15.00.

Stop Payment on Visa Convenience Check: \$15.00.

Copy of Visa Draft: \$12.00 Each.

