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**VISA CLASSIC  
APPLICATION AND SOLICITATION  
DISCLOSURE**

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.75%, 10.75%, or 13.75%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>8.75%, 10.75%, or 13.75%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>8.75%, 10.75%, or 13.75%</b> when you open your account, based on your creditworthiness.
<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> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$10.00</b> Up to <b>\$8.00</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 September 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	\$10.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$8.00 or the amount of the required minimum payment, whichever is less.
Rush Fee	\$16.50
Card Replacement Fee	\$5.00