



**VISA BLUE REWARDS/VISA BLUE  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Blue Rewards</b>  <b>9.900% or 13.700%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Blue</b>  <b>18.000%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Blue Rewards</b>  <b>0.000%</b> Introductory APR for a period of six billing cycles.            After that your APR will be <b>9.900% or 13.700%</b>, based on your creditworthiness.</p> <p><b>Visa Blue</b>  <b>0.000%</b> Introductory APR for a period of six billing cycles.            After that your APR will be <b>8.000%</b>.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Blue Rewards</b>  <b>9.900% or 13.700%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Blue</b>  <b>18.000%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 28 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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p><b>\$10.00 or 3.000%</b> of the amount of each balance transfer, whichever is greater</p> <p><b>\$10.00 or 3.000%</b> of the amount of each cash advance, whichever is greater</p> <p><b>1.000%</b> of each multiple currency transaction in U.S. dollars  <b>0.800%</b> of each single currency transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to <b>\$37.00</b></p> <p><b>None</b></p> <p>Up to <b>\$20.00</b></p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Visa Blue Rewards – Promotional Period for Introductory APR:** The Introductory APR for balance transfers will apply to transactions posted to your account during the first six months following issuance of your card.

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**Effective Date:**

The information about the costs of the card described in this application is accurate as of **03/16/2017**

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

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$26.00</b> or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged <b>\$37.00</b> or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	<b>\$20.00</b> or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged <b>\$20.00</b> or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	<b>\$20.00</b> or the amount of the returned convenience check, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged <b>\$20.00</b> or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	<b>\$5.00</b> per document
Document Copy Fee	<b>\$5.00</b> per document
Rush Fee	<b>\$25.00</b> 2nd day
Pay-by-Phone Fee	<b>\$5.00</b>
Return Mail Fee	<b>\$5.00</b> per item