

VISA PLATINUM SOLICITATION DISCLOSURE

The information provided in this disclosure is accurate and effective as of _____. The information may have changed after that date. To find out what may have changed please call us at (800) 730-7771. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	7.99% to 16.99% based on your creditworthiness when you open your account.
ANNUAL PERCENTAGE RATE for Balance Transfers	7.99% to 16.99% based on your creditworthiness when you open your account.
ANNUAL PERCENTAGE RATE for Cash Advances	7.99% to 16.99% based on your creditworthiness when you open your account.
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 Foreign Transaction Fee	None
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$20.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

California Borrowers: For California Borrowers, the Visa Platinum is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.