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VISA PLATINUM REWARDS/VISA PLATINUM APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Rewards** **9.90% to 17.90%** when you open your account, based on your creditworthiness. **Visa Platinum** **7.90% to 15.90%** when you open your account, based on your creditworthiness.
APR for Balance Transfers	**Visa Platinum Rewards** **9.90% to 17.90%** when you open your account, based on your creditworthiness. **Visa Platinum** **7.90% to 15.90%** when you open your account, based on your creditworthiness.
APR for Cash Advances	**Visa Platinum Rewards** **9.90% to 17.90%** when you open your account, based on your creditworthiness. **Visa Platinum** **7.90% to 15.90%** when you open your account, based on your creditworthiness.
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 - Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to **$25.00** Up to **$5.00**

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 January 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	$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	$5.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	$2.00
Document Copy Fee	$2.00
Card Replacement Fee	$12.00
Rush Card Replacement Fee	$49.50

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