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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA® PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Installment Plan	to , depending on the length of the selected payment term, your creditworthiness, and other factors, for qualifying members.
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 or Interest Avoidance Balance by the due date each month.
Minimum Interest Charge	None
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 - Foreign Transaction Fee - Transaction Fee for Purchases	None None Up to 3.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$38.00 None Up to \$38.00

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:

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

Installment Plan: We may offer You an Installment Plan which allows You to pay eligible charges over time, with interest at a non-variable rate. You can only create an installment plan if You receive and accept an offer. The offer will tell You the terms, including the APR, that will apply to that Installment Plan.

SEE NEXT PAGE for more important information about your account.

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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less, when the minimum payment is not made by the statement Payment Due Date. 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 \$38.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee:

\$27.00 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 \$38.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$35.00.