



## APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p>Visa Copper Card</p> <p>MasterCard Copper Card</p>
<b>APR for Balance Transfers</b>	<p>Visa Copper Card</p> <p>MasterCard Copper Card</p>
<b>APR for Cash Advances</b>	<p>Visa Copper Card</p> <p>MasterCard Copper Card</p>
<b>Penalty APR and When it Applies</b>	
<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee - Visa Copper Card - Annual Fee - MasterCard Copper Card	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	

**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.

