

Initial:

**APPLICATION AND SOLICITATION DISCLOSURE**

| <b>Interest Rates and Interest Charges</b>                                |                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <p><b>Visa Platinum with Preferred Rewards</b><br/> <b>0.00%</b> Introductory APR for a period of six billing cycles.<br/>           After that your APR will be <b>12.50% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b><br/> <b>12.50% to 18.00%</b> when you open your account, based on your creditworthiness.</p> |
| <b>APR for Balance Transfers</b>                                          | <p><b>Visa Platinum with Preferred Rewards</b><br/> <b>0.00%</b> Introductory APR for a period of six billing cycles.<br/>           After that your APR will be <b>12.50% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b><br/> <b>12.50% to 18.00%</b> when you open your account, based on your creditworthiness.</p> |
| <b>APR for Cash Advances</b>                                              | <p><b>Visa Platinum with Preferred Rewards</b><br/> <b>0.00%</b> Introductory APR for a period of six billing cycles.<br/>           After that your APR will be <b>12.50% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b><br/> <b>12.50% to 18.00%</b> when you open your account, based on your creditworthiness.</p> |
| <b>Penalty APR and When it Applies</b>                                    | <p><b>Visa Platinum with Preferred Rewards</b><br/> <b>18.00%</b></p> <p><b>Visa Platinum</b><br/> <b>18.00%</b></p> <p>This APR may be applied to your account if you:<br/>           - Make a late payment</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>          |
| <b>How to Avoid Paying Interest on Purchases</b>                          | <p>Your due date is at least 21 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.</p>                                                                                                                                                                                                                     |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <p><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></p>                                                                                                                                               |

| <b>Fees</b>                                                                                          |                                                                                |
|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>None</b><br><b>None</b><br><b>1.00%</b> of each transaction in U.S. dollars |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee   | Up to <b>\$30.00</b><br><b>None</b><br>Up to <b>\$30.00</b>                    |

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

**Visa Platinum with Preferred Rewards – Promotional Period for Introductory APR:** The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six months following issuance of your card.

**Visa Platinum with Preferred Rewards – Loss of Introductory APR:** We may end your Introductory APR for purchases, balance transfers, or and cash advances and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of **April 1, 2015**.

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>\$15.00</b> or the amount of the required minimum payment, whichever is less, if you are one 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>\$30.00</b> or the amount of the required minimum payment, whichever is less. |
| Returned Payment Fee           | <b>\$15.00</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 or the amount of the required minimum payment, whichever is less.                                                                    |
| Returned Convenience Check Fee | <b>\$15.00</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>\$30.00</b> or the amount of the returned convenience check, whichever is less.                                                 |
| Statement Copy Fee             | <b>\$5.00</b> per page                                                                                                                                                                                                                                                                                                                                        |
| Document Copy Fee              | <b>\$5.00</b>                                                                                                                                                                                                                                                                                                                                                 |
| Rush Fee                       | <b>\$15.00</b>                                                                                                                                                                                                                                                                                                                                                |
| Card Replacement Fee           | <b>\$10.00</b>                                                                                                                                                                                                                                                                                                                                                |