

**VISA PLATINUM REWARDS  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.90%</b>
<b>APR for Balance Transfers</b>	2.90% Introductory APR for a period of 24 billing cycles. After that your APR will be 8.90% .
<b>APR for Cash Advances</b>	2.90% Introductory APR for a period of 24 billing cycles. After that your APR will be 8.90% .
<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>Minimum Interest Charge</b>	<b>None</b>
<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	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <b>None</b> 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$25.00</b>

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

**Promotional Period for Introductory APR:** The Introductory APR for balance transfers and cash advances will apply to transactions posted to your account during the first 24 months following issuance of your card.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of October 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	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$25.00 or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	None
Document Copy Fee	\$25.00
Rush Fee	\$40.00
Emergency Card Replacement Fee	\$150.00
PIN Replacement Fee	\$5.00

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Card Replacement Fee	\$5.00
Unreturned Card Fee	None
Card Recovery Fee	\$65.00
Pay-by-Phone Fee	\$5.00
Cash Advance Statement Checks	\$5.00 per check
Cash Advance Statement Check Stop Payment	\$25.00