



**VISA® CREDIT CARD APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.25% to 20.25%</b> when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>9.25% to 20.25%</b> when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>9.25% to 20.25%</b> when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>25.00%</b> This APR may be applied to your account if you fail to make your Monthly Minimum Payment Due within two (2) months of the Payment Due Date. <b>How Long Will the Penalty APR Apply?:</b> If your APR is increased, the Penalty APR will apply until you make six (6) consecutive minimum payments when due, beginning immediate after the Penalty Rate is applied.
<b>How to Avoid Paying Interest on Purchases</b>	Your Payment Due Date is the 25th day of each month. We will not charge you interest on purchases if you pay your entire balance by the Due Date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Foreign Transaction	Up to <b>1%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$35*</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

**Credit Card Options:** You have the option of applying for our Platinum Preferred or Platinum credit card. The Platinum Preferred Visa credit card offers a rewards program. Our Platinum card has fewer features than the Platinum Preferred card, but your Annual Percentage Rate will be 2.00% lower. Please ask for specific details on our credit card options which includes a FU\$E Visa for younger members.

\*The maximum Late Payment Fee allowable under Part 226 of Regulation Z is limited to \$35. This amount can be adjusted annually by the Board of Governors of the Federal Reserve System to reflect changes in the Consumer Price Index. You will not receive advanced notice of this adjustment.