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APPLICATION AND  
 SOLICITATION  
 DISCLOSURE



VISA CLASSIC

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.00% or 15.00%</b> , based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>10.00% or 15.00%</b> , based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>10.00% or 15.00%</b> , based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<p><b>15.99%</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<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>	If you are charged interest, the charge will be no less than <b>\$1.00</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>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<p><b>\$10.00</b></p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to <b>\$25.00</b></p> <p>Up to <b>\$25.00</b></p>

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

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

**Minimum Interest Charge:**  
 The minimum interest charge will be charged on any dollar amount.

**Effective Date:**  
 The information about the costs of the card described in this application is accurate as of: July 11, 2022  
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Classic 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.**

- Other Fees & Disclosures:**
- Late Payment Fee:  
\$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
  - Cash Advance Fee (Finance Charge):  
\$10.00.
  - Returned Payment Fee:  
\$25.00 or the amount of the required minimum payment, whichever is less.
  - Card Replacement Fee:  
\$15.00.
  - Emergency Card Replacement Fee:  
\$45.00 in addition to the Card Replacement Fee of \$15.00.