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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | <p>to Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Balance Transfers | <p>to Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances | <p>to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| Penalty APR and When it Applies | <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment. <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make three consecutive minimum payments when due.</p> |
| How to Avoid Paying Interest on Purchases | <p>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.</p> |
| For Credit Card Tips from the Consumer Financial Protection Bureau | <p>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 http://www.consumerfinance.gov/learnmore.</p> |
| Fees | |
| Set-up and Maintenance Fees | |
| - Annual Fee | None |
| - Additional Card Fee | None |
| - Application Fee | \$35.00 |
| Transaction Fees | |
| - Cash Advance Fee | \$25.00 |
| - Foreign Transaction Fee | 1.00% of each transaction in U.S. dollars |
| - Transaction Fee for Purchases | None |
| Penalty Fees | |
| - Late Payment Fee | Up to \$29.00 |
| - Over-the-Credit Limit Fee | Up to \$29.00 |
| - Returned Payment Fee | Up to \$29.00 |

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are five 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:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Application Fee:

\$35.00.

Cash Advance Fee (Finance Charge):

\$25.00.

Over-the-Credit Limit Fee:

\$29.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Emergency Card Replacement Fee:

\$50.00.

Rush Fee:

\$50.00 second day.

Paper Statement Fee:

\$2.00 per document.

Statement Copy Fee:

\$5.00 per document.