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VISA SIGNATURE PREMIER REWARDS, SIGNATURE CASH REWARDS AND PLATINUM RATE SAVER APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	VISA SIGNATURE PREMIER REWARDS	VISA SIGNATURE CASH REWARDS	VISA PLATINUM RATE SAVER
	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 14.15% to 18.00% . This APR will vary based on your credit worthiness and will vary with the market based on the prime rate.	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 13.15% to 18.00% . This APR will vary based on your credit worthiness and will vary with the market based on the prime rate.	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.15% to 18.00% . This APR will vary based on your credit worthiness and will vary with the market based on the prime rate.
APR for Balance Transfers	3.99% Introductory APR for a period of twelve (12) billing cycles. After that your APR will be 14.15% to 18.00% , based on your credit worthiness. This APR will vary with the market based on the Prime Rate.	3.99% Introductory APR for a period of twelve (12) billing cycles. After that your APR will be 13.15% to 18.00% , based on your credit worthiness. This APR will vary with the market based on the Prime	3.99% Introductory APR for a period of twelve (12) billing cycles. After that your APR will be 9.15% to 18.00% , based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.15% to 18.00% This APR will vary with the market based on the prime rate.	13.15% to 18.00% This APR will vary with the market based on the prime rate.	9.15% to 18.00% This APR will vary with the market based on the prime rate.
How to Avoid Paying Interest on Purchases	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.		
For Credit Card Tips from the Consumer Financial Protection Bureau	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.		
Fees			
Annual Fee	None		
Transaction Fees	Balance Transfer Fee: None Cash Advance Fee: None Foreign Transaction Fee: Visa Signature Premier Rewards None , Visa Signature Cash Rewards and Visa Platinum Rate Saver 2.00% Transaction Fee for Purchases: None		
Penalty Fees	- Late Payment Fee Up to \$25.00 - Returned Payment Fee Up to \$25.00		

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 purchases and balance transfers will apply to transactions posted to your account during the first six (6) billing cycles for purchases and twelve (12) billing cycles for balance transfers following issuance of your card.

Effective Date.

The information about the costs of the card described in this application is accurate as of July 19, 2017. 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 six (6) 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 returned convenience check, whichever is less.
Rush Fee	\$20.00 overnight
Card Replacement Fee	\$10.00
Pay-by-Phone Fee	\$10.00
Stop Payment Fee	\$30.00