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**VISA SIGNATURE PREMIER REWARDS
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six (6) billing cycles. After that your APR will be 13.65% 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 billing cycles. This APR will vary with the market based on the Prime Rate. After that your APR will be 13.65% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.65% 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 - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 2.00% None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 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 months following issuance of your card.

Effective Date.

The information about the costs of the card described in this application is accurate as of January 17, 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 one (1) 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.
Rush Fee	\$20.00 overnight
Card Replacement Fee	\$10.00
Pay-by-Phone Fee	\$10.00
Stop Payment Fee	\$30.00