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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**VISA SIGNATURE PREMIER REWARDS/VISA SIGNATURE
 CASH REWARDS/VISA PLATINUM RATE SAVER**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Signature Premier Rewards 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 15.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Cash Rewards 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 14.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rate Saver 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 10.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Signature Premier Rewards 3.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 15.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Cash Rewards 3.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 14.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rate Saver 3.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 10.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	<p>Visa Signature Premier Rewards 15.40% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Cash Rewards 14.40% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rate Saver 10.40% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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 - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Signature Premier Rewards - Foreign Transaction Fee - Visa Signature Cash Rewards, Visa Platinum Rate Saver	<p>None None None</p> <p>2.00% of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$25.00 Up to \$25.00</p>

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for purchases will apply to transactions posted to your account during the first six billing cycles following issuance of your card.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 billing cycles following issuance of your card.

Effective Date:

The information about the costs of the card described in this application is accurate as of: January 19, 2019

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

For California Borrowers, the Visa Signature Premier Rewards, Visa Signature Cash Rewards and Visa Platinum Rate Saver are secured credit cards. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the

Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are six 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.

Card Replacement Fee:

\$10.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$20.00 overnight.

Stop Payment Fee:

\$30.00.