



	<b>Visa Platinum</b>	<b>Visa Classic</b>
Annual Percentage Rate (APR) for purchases	<b>9.84%</b> W/Scorecard Rewards <b>8.88%</b> W/O Scorecard Rewards	<b>13.92%</b> W/Scorecard Rewards <b>11.88%</b> W/O Scorecard Rewards
Other APRs	* <u>Cash Advance</u> : <b>13.80%</b> * <u>Balance Transfer</u> : Same APR as purchases	* <u>Cash Advance</u> : <b>15.00%</b> * <u>Balance Transfer</u> : Same APR as purchases
Grace Period for repayment of the balance for purchases	* 25 Days from the statement Closing Date, provided the previous balance shown on each billing statement is paid in full by each respective due date.	* 25 Days from the statement Closing Date, provided the previous balance shown on each billing statement is paid in full by each respective due date.
Method of computing the balance for Purchases	Average daily balance, Including New Purchases	Average daily balance, Including New Purchases
Annual Fee †	* <u>With Scorecard Rewards</u> : \$15.00 * <u>Without Scorecard Rewards</u> : \$9.00	* <u>With Scorecard Rewards</u> : \$15.00 * <u>Without Scorecard Rewards</u> : \$9.00
Other Fees	* Late Payment Fee: \$10.00 Over-limit Fee: \$10.00 Cash Advance Fee: \$10.00 Balance Transfer Fee: \$0 ATM Cash Advance Fee: \$1.00	* Late Payment Fee: \$10.00 Over-limit Fee: \$10.00 Cash Advance Fee: \$10.00 Balance Transfer Fee: \$0 ATM Cash Advance Fee: \$1.00

† **The Annual Membership Fee will be waived, for the life of the account, with a balance transfer or Golden Member status with the credit union.**

### IMPORTANT INFORMATION REGARDING YOUR ACCOUNT

The account you receive is determined based on your credit worthiness. The terms on your account, including APRs are subject to change. A finance charge will be imposed on credit purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement with that 25 day period, a finance charge will be imposed on the unpaid average daily balance of such credit purchases from the previous statement closing date and on new credit purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle proceeding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date.

The finance charge for a billing cycle is computed by applying the periodic rate to the average daily balance of the credit purchases, which is determined by dividing the sum of the daily balance during the billing cycle by the number of days in the cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of the credit purchases at the beginning of the billing cycle any new purchases posted to you account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid finance charges.

A finance charge will be assessed on cash advances from the date of the cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is posted.

**Patriot Act Notice:** Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including your name, address, date of birth, and other information that will allow us to verify your identity.

### AGREEMENT

I have read this application and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policy of the credit union. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if the application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. By signing an application, acceptance or authorized use of any credit cards, you grant and pledge a consensual lien to us on all shares to secure payment of your obligations on this account. In addition, you acknowledge our statutory lien rights under the Federal Credit Union Act; you agree that such a lien is impressed as of the date that this account is opened, and you agree that we can apply the shares pledged at the time of any default on this account without further notice. "Shares" for the purpose of your pledge to secure your obligations to the credit union means all deposits in any share savings, share draft, club, certificate, P.O.D., revocable trust or custodial account(s), whether jointly or individually held-regardless of contributions, that you have on deposit now or in the future. Your pledge does not include any IRA, Keogh, tax escrow, irrevocable trust or fiduciary account in which you do not have a vested ownership interest.