



Titanium/Classic VISA Credit Card

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Titanium 9.750% Classic 12.750%
APR for Balance Transfers	Titanium 9.750% Classic 12.750%
APR for Cash Advances	Titanium 9.750% Classic 12.750%
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
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	None
- Cash Advance Fee	None
- Foreign Transaction Fee	1.000% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to 25.00
- Returned Payment Fee	Up to 20.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date.

The information about the costs of the card described in this application is accurate as of **December 1, 2012**

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 25 or more days late in making a payment.
Returned Payment Fee	20.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	2.00
Document Copy Fee	6.00
Rush Fee	15.00
Card Replacement Fee	5.00