



PO Box 6398
 Largo, MD 20792-6398
 (301) 925-4600
 Fax: (301) 925-9077

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA CLASSIC/VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 0.00% to 4.99% Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be 12.00% to 16.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 0.00% to 4.99% Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be 12.00% to 16.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Classic 16.99%</p> <p>Visa Platinum 16.99%</p>
APR for Cash Advances	<p>Visa Classic 16.99%</p> <p>Visa Platinum 16.99%</p>
Penalty APR and When it Applies	<p>Visa Classic 16.99%</p> <p>Visa Platinum 16.99%</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>

Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00 Up to \$25.00

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 - Visa Classic:

The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: September 9, 2024
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic and Visa Platinum 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee:

\$2.00.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$16.50.

Statement Copy Fee:

\$2.00.

