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APPLICATION AND
SOLICITATION
DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards</p> <p>Introductory APR for from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>Visa Signature</p> <p>Introductory APR for from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum</p> <p>Introductory APR for from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	<p>Visa Platinum</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p> <p>Visa Signature</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Visa Platinum</p> <p>Visa Platinum Rewards</p> <p>Visa Secured</p> <p>Visa Signature</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment. <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	Your due date is at least 28 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	None 3.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
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)."

SEE NEXT PAGE for more important information about your account.

Loss of Introductory APR - Visa Platinum:

We may end your Introductory APR for balance transfers and apply the Penalty APR if you are one day late in making a payment.

Loss of Introductory APR - Visa Platinum Rewards, Visa Signature:

We may end your Introductory APR for purchases and apply the Penalty APR if you are one day late in making a payment.

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:

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

For California Borrowers, the Visa Platinum, Visa Platinum Rewards, Visa Secured and Visa Signature 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance.

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: \$.

Rush Fee: \$50.00.

Statement Copy Fee: \$5.00.