

## VISA Classic/VISA Classic Choice Account Opening and Solicitation Disclosure

### INTEREST RATES & INTEREST CHARGES

<b>Annual Percentage Rate* (APR) for purchases</b>	<b>13.95%</b>	VISA Classic without annual fee
	<b>11.95%</b>	VISA Classic Choice with annual fee
<b>APR* for Cash Advances</b>	<b>15.95%</b>	VISA Classic without annual fee
	<b>13.95%</b>	VISA Classic Choice with annual fee
<b>APR* Balance Transfers</b>	Same as Cash Advances	
<b>Paying Interest</b>	Your due date is at least 25 days after the closing of each billing cycle. We do not charge you interest if you pay the entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
<b>Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a> .	
<b>Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.cfpb.gov">www.cfpb.gov</a> . (Link is to an alternative website not operated by the credit union, not responsible for content and privacy/security policies may differ than those practiced by the credit union.)	

### FEES

<b>Annual Fee</b>	<b>\$25</b> VISA Classic Choice card
<b>Transaction Fees</b>	
Balance Transfer Fee	<b>NONE</b>
Cash Advance Fee	<b>NONE</b>
Foreign Transaction Fee	<b>1.0%</b> of the amount advanced on foreign transactions, no transaction fee in the United States.
<b>Penalty Fees</b>	
Late Payment Fee	<b>\$15</b> if the minimum required payment is not received within 10 days after the closing date subsequent to the payment due date.
Over the Limit Fee	<b>NONE</b>

APR\*=Annual Percentage Rate

### How Your Balance is Calculated

The Credit Union uses a method called average daily balance – excluding new purchases. See the VISA Credit Card Agreement for more details.

### Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in the VISA Credit Card Agreement.

### OTHER DISCLOSURES

Late Payment Fee \$15	Card Replacement Fee \$10
Statement Copy Fee \$5	PIN Replacement Fee \$2
Rush Fee (to replace a card) \$35	

### Collection Costs

You agree to pay all costs of collecting the amount owed under the VISA Credit Card Agreement, including court costs and reasonable attorney fees.

### Periodic Rates

- The purchase APR\* on the VISA Classic is 13.95%, which is a daily periodic rate of 0.038219178.
- The purchase APR\* on the VISA Classic Choice is 11.95%, which is a daily periodic rate of 0.032739726.
- The Cash Advance APR\* for VISA Classic is 15.95%, which is a daily periodic rate of 0.04369863.
- The Cash Advance rate for the VISA Classic Choice is 13.95%, which is a daily periodic rate of 0.038219178.
- The Balance Transfer rate is the same as Cash Advance.

### Effective Date

This information is accurate as of February 18, 2018 and could change. Contact the Credit Union for more information, 303.424.5037.

**NOTICE:**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally or to receive a description of your payment obligations, please call 303-424-5037 during our normal business hours.

The following applies if at the time you open this Account you are a member of the military or a dependent (as those terms are defined in the Military Lending Act, 10 U.S.C. 987 and its implementing regulations): this Agreement will not be secured by a consensual lien on shares or deposits in any of your accounts unless you specifically agree to establish an account in connection with this loan ("Secured Account"). Only funds deposited into the Secured Account after the loan is made will secure this loan. Any cross-collateralization provision contained in your Agreement or membership documents will not apply to the Secured Account or your other share or deposit accounts for any Account subject to the Military Lending Act. However, with regard to this Account, we still reserve our statutory lien rights and any resulting rights to set-off or administrative freeze under federal or state law, which gives us the right to apply the sums in the Secured Account or any other account(s) you have with us to satisfy your obligations under this Agreement. Any contract terms in your Agreement or membership agreements that contradict the above with regard to this Account are hereby deleted.