

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

### INTEREST RATES & INTEREST CHARGES

<b>Annual Percentage Rate* (APR) for purchases</b>	<b>9.45%</b>	VISA Gold without annual fee
	<b>7.45%</b>	VISA Gold Choice with annual fee
<b>APR* for Cash Advances</b>	<b>11.45%</b>	VISA Gold without annual fee
	<b>9.45%</b>	VISA Gold 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>\$45</b> VISA Gold 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.

#### Variable Rate

The **ANNUAL PERCENTAGE RATE (APR)** is subject to change on the first day of the billing cycle to reflect any changes in the Index and will be determined by the Prime Rate as published in the *WSJ Money Rates* table to which we add a margin. The APR will never be greater than 18%. Any increase in the APR will take the form of additional payments shown as the Total Minimum Payments on statement. If the index is no longer available, the Credit Union will choose a new index which is based upon comparable information. Rate changes will take affect at a minimum of forty-five (45) days after the Federal Reserve makes an adjustment to the Prime Rate.

#### Periodic Rates

- The purchase APR on the VISA Gold without an annual fee is 9.45%, which is a daily periodic rate of 0.025890%.
- The purchase APR on the VISA Gold Choice with an annual fee is 7.45%, which is a daily periodic rate of 0.020410%.
- The Cash Advance APR for VISA Gold without an annual fee is 11.45%, which is a daily periodic rate of 0.031369%.
- The Cash Advance rate for the VISA Gold Choice with an annual fee is 9.45%, which is a daily periodic rate of 0.025890%.
- The Balance Transfer rate is the same as Cash Advance.

#### Margins

- Purchases will be charged on the VISA Gold w/o fees at 4.45% above the Index. Purchases will be charged on the VISA Gold Choice Card with fees at 2.45% above the Index.
- Cash advances and Balance Transfers will be charged for the VISA Gold w/o fees at 6.45% above the Index and Cash Advances and Balance Transfers will be charged for VISA Gold Choice with fees at 4.45% above the Index.

#### Effective Date

This information is accurate as of August 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.