

VISA Solicitation Disclosure

INTEREST RATES & INTEREST CHARGES

Annual Percentage Rate* (APR) for purchases	13.95%	VISA Classic without annual fee
	11.95%	VISA Classic Choice with annual fee
	9.45%	VISA Gold without annual fee
	7.45%	VISA Gold Choice with annual fee
APR* for Cash Advances	15.95%	VISA Classic without annual fee
	13.95%	VISA Classic Choice with annual fee
	11.45%	VISA Gold without annual fee
	9.45%	VISA Gold Choice with annual fee
APR* Balance Transfers	Same as Cash Advances	
Paying Interest	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.	
Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: www.federalreserve.gov/creditcard	
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 www.cfpb.gov . (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		
Annual Fee	\$45 VISA Gold Choice card \$25 VISA Classic Choice card	
Transaction Fees		
Balance Transfer Fee	NONE	
Cash Advance Fee	NONE	
Foreign Transaction Fee	1.0% of the amount advanced on foreign transactions.	
Penalty Fees		
Late Payment Fee	\$15 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	NONE	

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 effect at a minimum of forty-five (45) days after the Federal Reserve makes an adjustment to the Prime Rate.

Effective Date

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