



**Business Visa Credit Card
Solicitation Disclosure**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.65% to 19.45%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.65% to 19.45%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.65% to 23.45%, based on your creditworthiness. This APR will vary with the market based on the prime rate.
How to avoid paying interest on purchases	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.

Fees	
Annual Fee	None
Balance Transfer Fee	None
Cash Advance Fee	3% of advance amount
Over Credit Limit Fee	\$25.00
Late Payment	\$30.00
Return Payment	\$30.00
Card Replacement	\$15.00
Card Replacement-Rush	\$40.00
Foreign Transactions	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Document Copy	\$1.50 per copy

Effective Date

The information about the costs of the card described in this application is accurate as of **November 1, 2019**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

P.O. Box 15115
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