



1510 North State  
Orem, UT 84057

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**VISA CLASSIC/VISA CASH BACK/VISA REWARDS**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Classic</b> <b>6.99 %</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>11.24 %</b>. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Cash Back</b> <b>16.49 %</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b> <b>12.49 %</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Classic</b> <b>6.99 %</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>11.24 %</b>. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Cash Back</b> <b>16.49 %</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b> <b>12.49 %</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

<p><b>APR for Cash Advances</b></p>	<p><b>Visa Classic</b>  <b>6.99 %</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>11.24 %</b> . This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Cash Back</b>  <b>16.49 %</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b>  <b>12.49 %</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>Visa Classic</b>  <b>None</b></p> <p><b>Visa Cash Back</b>  <b>None</b></p> <p><b>Visa Rewards</b>  <b>None</b></p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<p><b>Fees</b></p>	
<p><b>Set-up and Maintenance Fees</b></p> <ul style="list-style-type: none"> <li>- Annual Fee</li> <li>- Account Set-up Fee</li> <li>- Program Fee</li> <li>- Participation Fee</li> <li>- Additional Card Fee</li> <li>- Application Fee</li> </ul>	<p><b>None</b>  <b>None</b>  <b>None</b>  <b>None</b>  <b>None</b>  <b>None</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> <li>- Transaction Fee for Purchases</li> </ul>	<p><b>None</b>  <b>None</b>  <b>1.00%</b> of each transaction in U.S. dollars  <b>None</b></p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Over-the-Credit Limit Fee</li> <li>- Returned Payment Fee</li> </ul>	<p>Up to <b>\$25.00</b>  <b>None</b>  Up to <b>\$25.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR - Visa Classic:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six billing cycles following the opening of your account.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: October 7,

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

**For California Borrowers, the Visa Classic, Visa Cash Back and Visa Rewards 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

PIN Replacement Fee:

None.

Rush Fee:

\$25.00.

Statement Copy Fee:

None.