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APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic</p> <p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be .</p> <p>Visa Platinum</p> <p>Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be .</p>
APR for Cash Advances	<p>Visa Classic</p> <p>Visa Platinum</p>
APR for Balance Transfers	<p>Visa Classic</p> <p>Visa Platinum</p>
Penalty APR and When it Applies	<p>Visa Classic</p> <p>Visa Platinum</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> • Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make three (3) consecutive minimum payments when due and do not exceed your credit limit during that time period.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.</p>
For Credit Card Tips from the Federal Reserve Board	<p>To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard.</p>

Fees	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee - Visa Classic • Annual Fee - Visa Platinum • Account Set-up Fee • Program Fee • Participation Fee • Account Maintenance Fee on Closed Accounts • Additional Card Fee 	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee • Transaction Fee for Purchases 	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Loss of Introductory APR. We may end your Introductory APR if you fail to pay the minimum required payment by the payment due date shown on your statement, make a payment that is returned, or are delinquent 60 days or more. With the loss of your Introductory APR, your APR for Visa Classic will be the Penalty APR of _____ and your APR for Visa Platinum will be the Penalty APR of _____.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you fail to pay the minimum required payment by the payment due date shown on your statement, make a payment that is returned, or are delinquent 60 days or more.

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

OTHER DISCLOSURES

- Late Payment Fee _____ if you are ten (10) or more days late
- Statement Copy Fee _____
- Document Copy Fee _____
- Rush Fee _____
- Emergency Card Replacement Fee _____
- PIN Replacement Fee _____
- Card Replacement Fee _____
- Card Recovery Fee _____
- Pay by Phone Fee _____