



## APPLICATION AND SOLICITATION DISCLOSURE

FOR APL FCU'S VISA CLASSIC, VISA CLASSIC SECURED, VISA REWARDS & VISA REWARDS SECURED CARDS

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Classic and Visa Classic Secured</b>  <b>6.99%.</b> The APR is Prime + 3.74%. The rate may vary monthly and is based on the highest Prime rate as published in the Wall Street Journal on the last day of each month, effective the following day.</p> <p><b>Visa Rewards and Visa Rewards Secured</b>  <b>9.99%.</b> The APR is Prime + 6.74%. The rate may vary monthly and is based on the highest Prime rate as published in the Wall Street Journal on the last day of each month, effective the following day.</p>
<p><b>APR for Balance Transfers ("Fixed Rate for Life")</b></p>	<p><b>Visa Classic, Visa Classic Secured, Visa Rewards and Visa Rewards Secured</b>  <b>4.99%.</b> This APR is subject to change without notice, but is a fixed rate for any transferred balances, until such time as the transferred balance is paid in full. The APR will be the rate in effect the business day the balance transfer request form is submitted. If the form is submitted after 6 pm, or on a non-business day, the APR will be the rate in effect the following business day.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Classic and Visa Classic Secured</b>  <b>6.99%.</b> The APR is Prime + 3.74%. The rate may vary monthly and is based on the highest Prime rate as published in the Wall Street Journal on the last day of each month, effective the following day.</p> <p><b>Visa Rewards and Visa Rewards Secured</b>  <b>9.99%.</b> The APR is Prime + 6.74%. The rate may vary monthly and is based on the highest Prime rate as published in the Wall Street Journal on the last day of each month, effective the following day.</p>
<p><b>Penalty APR and When It Is Applicable</b></p>	<p><b>Visa Classic and Visa Classic Secured</b>  None</p> <p><b>Visa Rewards and Visa Rewards Secured</b>  None</p>

<b>How to Avoid Paying Interest on Purchases</b>	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.
<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 Federal Reserve Board's website at: <a href="https://www.federalreserve.gov/creditcard">federalreserve.gov/credit card</a>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>Up to a 1.00% International Service Assessment Fee (ISA).</b> This fee applies to purchases and cash advances made in foreign countries and foreign currencies, and is in accordance with the operating regulations for international transactions established by VISA International, Inc.
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment - Over-the-Credit Limit Fee	Up to <b>\$31.25</b> (if your payment is more than 15 days late) Up to <b>\$15.00</b> Up to <b>\$15.00</b>
<b>Other Fees</b> - Credit Life Insurance Single - Credit Life Insurance Joint - Credit Disability Insurance Single - Credit Disability Insurance Joint	<b>\$0.30</b> per \$1,000 balance at the end of each statement period <b>\$0.54</b> per \$1,000 balance at the end of each statement period <b>\$0.77</b> per \$1,000 balance at the end of each statement period <b>\$1.39</b> per \$1,000 balance at the end of each statement period
<b>Collateral</b>	
<b>Visa Classic and Visa Rewards</b>	You are giving a security interest in your present and future shares in the Credit Union.
<b>Visa Classic Secured and Visa Rewards Secured</b>	You are giving a security interest in your present and future shares in the Credit Union. You grant the Credit Union a security interest equal to the approved limit plus \$100 in your share savings account(s).

**How We Will Calculate Your Balance:**

We use an Average Daily Balance, which includes any new purchases.

**Other Fees and Disclosures:**

**Card Replacement Fee:** \$10

**Plastic Claim Reversal:** \$10 per transaction

**Returned Visa Statement:** \$3

**Visa Statement Copy Fee:** \$0.50 per page

*The information in this disclosure is accurate as of 12/1/2020. Contact APL FCU to find out what may have changed after that date.*