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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b> <b>to</b> _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa CashRewards</b> <b>to</b> _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa CashRewards</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>to</b> _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa CashRewards</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> _____, based on your creditworthiness. 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 Platinum</b></p> <p><b>Visa CashRewards</b></p>

SEE NEXT PAGE for more important information about your account.

<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>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<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>4.00%</b> of the amount of each balance transfer <b>4.00%</b> of the amount of each cash advance <b>1.50%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR:**

The Introductory APR for balance transfers and cash advances will apply to transactions posted to your account during the first two months following the opening of your account. Any existing balances on Vibe Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**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.

**For California Borrowers, the Visa Platinum and Visa CashRewards 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

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

Balance Transfer Fee (Finance Charge):

4.00% of each balance transfer. However, this fee is waived after the promotional period as stated in the Promotional Period for Introductory APR.

Cash Advance Fee (Finance Charge):

4.00% of each cash advance. However, this fee is waived after the promotional period as stated in the Promotional Period for Introductory APR.