



1161 N. Bagley St. Alpena, MI 49707

APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum</p> <p>Visa Platinum Preferred</p> <p>Visa Classic Or Visa Fresh Start OR , based on your creditworthiness.</p> <p>Visa Secured</p>
APR for Balance Transfers	<p>Visa Platinum</p> <p>Visa Platinum Preferred</p> <p>Visa Classic or Visa Fresh Start or , based on your creditworthiness.</p> <p>Visa Secured</p>
APR for Cash Advances	<p>Visa Platinum</p> <p>Visa Platinum Preferred</p> <p>Visa Classic or Visa Fresh Start or , based on your creditworthiness.</p> <p>Visa Secured</p>

Penalty APR and When it Applies	Visa Platinum Visa Platinum Preferred Visa Classic/Visa Fresh Start Visa Secured
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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$27.00

How We Will Calculate Your Balance:

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

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, Visa Platinum Preferred, Visa Classic and Visa Secured 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:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$11.00.