

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>APCU Visa Platinum/Affinity Rewards - UPMA Affinity Rewards - A-PLUS/Affinity Rewards - NRLCA</b>  <b>to</b> , based on your creditworthiness.</p> <p><b>APCU Choice/Center Parc Choice</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>APCU Platinum Rewards/APCU Signature Rewards/Center Parc Platinum Rewards/Center Parc Signature Rewards/Affinity Georgia State Rewards/APCU Momentum/Center Parc Momentum</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>APCU Visa Platinum/Affinity Rewards - UPMA Affinity Rewards - A-PLUS/Affinity Rewards - NRLCA</b>  <b>to</b> , based on your creditworthiness.</p> <p><b>APCU Choice/Center Parc Choice</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>APCU Platinum Rewards/APCU Signature Rewards/Center Parc Platinum Rewards/Center Parc Signature Rewards/Affinity Georgia State Rewards/APCU Momentum/Center Parc Momentum</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 Cash Advances</b></p>	<p><b>APCU Visa Platinum/Affinity Rewards - UPMA Affinity Rewards - A-PLUS/Affinity Rewards - NRLCA</b>  <b>to</b> , based on your creditworthiness.</p> <p><b>APCU Choice/Center Parc Choice</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>APCU Platinum Rewards/APCU Signature Rewards/Center Parc Platinum Rewards/Center Parc Signature Rewards/Affinity Georgia State Rewards/APCU Momentum/Center Parc Momentum</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>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>

<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>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee – APCU Signature Rewards, Center Parc Signature Rewards - Foreign Transaction Fee – APCU Visa Platinum, Affinity Rewards – UPMA, Affinity Rewards – A-Plus, Affinity Rewards – NRLCA, APCU Choice, Center Parc Choice, APCU Momentum, Center Parc Momentum	<b>None</b> <b>2.00%</b> of the amount of each cash advance <b>None</b>  <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$40.00</b> Up to <b>\$29.00</b> Up to <b>\$29.00</b>

**How We Will Calculate Your Balance:**

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

**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 APCU Visa Platinum, Affinity Rewards – UPMA, Affinity Rewards - A-PLUS, Affinity Rewards - NRLCA, APCU Momentum, Center Parc Momentum, APCU Choice, Center Parc Choice, APCU Platinum Rewards, APCU Signature Rewards, Center Parc Platinum Rewards, Center Parc Signature Rewards, and Affinity Georgia State 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: \$29.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$40.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge): 2.00% of each cash advance.

Over-the-Credit Limit Fee: \$29.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee: \$29.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$29.00 if the amount of the convenience check is \$29.00 or greater. If the convenience check is less than \$29.00, the fee will not be assessed.

Card Replacement Fee: \$10.00, fee is waived for your first card replacement.

Document Copy Fee: \$5.00.

Pay-by-Phone Fee: \$10.00.

Rush Fee: \$25.00.

Statement Copy Fee: \$5.00.