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 GoSunward.org

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for Purchases**

**Visa Platinum Value**

**to** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Rewards**

**to** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Signature**

**to** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Value Secured**

This APR will vary with the market based on the Prime Rate.

**APR for Balance Transfers**

**Visa Platinum Value**

Introductory APR for 12 months following the first qualifying transaction.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Rewards**

Introductory APR for 12 months following the first qualifying transaction.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Signature**

Introductory APR for 12 months following the first qualifying transaction.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Platinum Value Secured**

Introductory APR for 12 months from account opening.

After that, your APR will be . This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<b>APR for Cash Advances</b>	<p><b>Visa Platinum Value</b> to _____, 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 Platinum Rewards</b> to _____, 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 Signature</b> to _____, 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 Platinum Value Secured</b> This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	
<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>None</b> <b>\$5.00</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>\$25.00</b> Up to <b>\$25.00</b> 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 will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Sunward Federal 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 Value, Visa Platinum Rewards, Visa Signature and Visa Platinum Value 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.**

SEE NEXT PAGE for more important information about your account.

**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 15 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.