



P.O. BOX 1200  
 FAIRFAX, VIRGINIA 22038  
 PHONE (703) 788-4800  
 FAX (571) 321-1934  
 www.applefcu.org

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**Interest Rates and Interest Charges**

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

**Visa Signature Rewards**

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

**Educator Visa**

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

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

**Visa Platinum**

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

**Visa MyRewards**

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

**Student Visa**

**Credit Builder Visa**

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

**Mason Alumni Visa**

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

<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Signature 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>Educator Visa</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</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 MyRewards</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>Student Visa</b></p> <p><b>Credit Builder Visa</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>Mason Alumni Visa</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>APR for Cash Advances</b></p>	<p><b>Visa Signature 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>Educator Visa</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</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 MyRewards</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>Student Visa</b></p> <p><b>Credit Builder Visa</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>Mason Alumni Visa</b> to _____, when you open your account, based on your creditworthiness. 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>	<b>Visa Signature Rewards, Educator Visa, Visa Platinum, Visa MyRewards, Student Visa, Mason Alumni Visa</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>Paying Interest</b>	<b>Credit Builder Visa</b> We will begin charging you interest on purchases on the transaction date.
<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> - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00 or 3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee – Visa Signature Rewards, Educator Visa, Visa Platinum, Visa MyRewards, Credit Builder Visa, Mason Alumni Visa - Late Payment Fee - Student Visa - Returned Payment Fee – Visa Signature Rewards, Educator Visa, Visa Platinum, Visa MyRewards, Credit Builder Visa, Mason Alumni Visa - Returned Payment Fee - Student Visa	Up to <b>\$25.00</b>  Up to <b>\$5.00</b> Up to <b>\$25.00</b>  Up to <b>\$5.00</b>

**How We Will Calculate Your Balance:**

Visa Signature Rewards, Educator Visa, Visa Platinum, Visa MyRewards, Student Visa, and Mason Alumni Visa: We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Credit Builder Visa: We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - Educator Visa:**

The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following issuance of your card.

**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 Signature Rewards, Educator Visa, Visa Platinum, Visa MyRewards, Student Visa, Credit Builder Visa, and Mason Alumni Visa 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 - Visa Signature Rewards, Educator Visa, Visa Platinum, Visa MyRewards, Credit Builder Visa, Mason Alumni Visa:

\$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.

Late Payment Fee - Student Visa

\$5.00 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):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee - Visa Signature Rewards, Educator Visa, Visa Platinum, Visa MyRewards, Credit Builder Visa, Mason Alumni Visa:

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

Returned Payment Fee - Student Visa

\$5.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

PIN Replacement Fee:

None.

Rush Fee:

\$15.00.

Statement Copy Fee:

\$5.00.

Stop Payment Fee:

\$20.00.