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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | 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. |
| APR for Balance Transfers | to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| Penalty APR and When it Applies | |
| 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 | |
| Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee | None None None None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases | None None None None |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | Up to \$25.00 Up to \$25.00 |

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 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:



SEE NEXT PAGE for more important information about your account.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Educator Visa is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

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.

Returned Payment Fee:

\$25.00 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.