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**APPLICATION AND
 SOLICITATION AND
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic</p> <p>Waterfront Rewards to _____, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Classic</p> <p>Waterfront Rewards to _____, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Classic</p> <p>Waterfront Rewards to _____, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Visa Classic</p> <p>Waterfront Rewards</p>
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.
Minimum Interest Charge	None
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 - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<p>None</p> <p>2.00% of the amount of each cash advance</p> <p>2.00% of each transaction in U.S. dollars</p> <p>None</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

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 Visa Classic and Waterfront 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. 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 five or more days late in making a payment.

Cash Advance Fee (Finance Charge):

2.00% of each cash advance.

Returned Payment Fee:

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

Card Replacement Fee:

\$7.00.

Document Copy Fee:

\$2.00.

Emergency Card Replacement Fee:

\$30.00.

PIN Replacement Fee:

\$2.00.

Rush Fee:

\$15.00.

Statement Copy Fee:

\$2.00.

Unreturned Card Fee:

None.