Universal 1 Credit Union

LOANLINER VISA

VISA PLATINUM VARIABLE/VISA PLATINUM APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Variable** **10.50% to 18.00%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum** **8.92%**
APR for Cash Advances	**Visa Platinum Variable** **18.00%** **Visa Platinum** **14.92%**
APR for Balance Transfers	**Visa Platinum Variable** **10.50% to 18.00%** when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum** **8.92%**
Penalty APR and When it Applies	**Visa Platinum Variable** **18.00%** **Visa Platinum** **14.92%** This APR may be applied to your account if you: - Make a late payment **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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 Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees - Foreign Transaction Fee	**0.80%** of each multiple currency transaction in U.S. dollars **1.00%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$35.00** Up to **$35.00** Up to **$35.00**

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

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SEE BACK OF PAGE for more important information about your account.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date.
The information about the costs of the card described in this application is accurate as of **November 1, 2012**.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	**$25.00** or the amount of the required minimum payment, whichever is less, if you are three (3) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged **$35.00** or the amount of the required minimum payment, whichever is less.
Over-the-Credit Limit Fee	**$25.00** or the amount of the transaction exceeding your credit limit, whichever is less. In the event you exceed your credit limit in any of the six (6) billing cycles following the violation, you will be charged **$35.00** 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. In the event a payment is returned in any of the six (6) billing cycles following the violation, you will be charged **$35.00** or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	**$3.00** per page
Document Copy Fee	**$6.00**
Rush Fee	**$9.30**
PIN Replacement Fee	**$5.00**
Card Replacement Fee	**$10.00**
Research Account Fee	**$15.00** per hour