



Patriot Federal Credit Union  
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**VISA PLATINUM AND VISA SECURED  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b>  <b>10.24% to 18.00%</b> 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 Secured</b>  <b>15.24%</b>            This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b>  <b>0.00% to 18.00%</b> Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that your APR will be <b>10.24% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be <b>15.24%</b> . This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>  <b>10.24% to 18.00%</b> 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 Secured</b>  <b>15.24%</b>            This APR will vary with the market based on the Prime Rate.</p>
<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>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> - Balance Transfer Fee - Foreign Transaction Fee	<p>3.00% of the amount of each balance transfer</p> <p>1.00% of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - 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 February 1, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Balance Transfer Fee	3.00%	of the amount of each balance transfer. Fee is waived for balance transfers posted to your account outside the introductory period and any promotional period.
Late Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00	
Rush Fee	\$35.00	
Emergency Card Replacement Fee	\$60.00	
Card Replacement Fee	\$5.00	