



**APPLICATION AND SOLICITATION DISCLOSURE**



**VISA PLATINUM PRIME**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>2.49% to 7.49%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>9.99% to 17.74%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>2.49% to 7.49%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>9.99% to 17.74%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>2.49% to 7.49%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>9.99% to 17.74%</b>, based on your creditworthiness. 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>Minimum Interest Charge</b>	<b>None</b>
<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>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>None</b>
- Account Set-up Fee	<b>None</b>
- Program Fee	<b>None</b>
- Participation Fee	<b>None</b>
- Additional Card Fee	<b>None</b>
- Application Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Cash Advance Fee	<b>None</b>
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
- Transaction Fee for Purchases	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$10.00</b>

**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, balance transfers and cash advances will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Belco Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory 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: 7/1/2022

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

**For California Borrowers, the Visa Platinum Prime 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.**

**Other Fees & Disclosures:**Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$1.00.

Rush Fee:

\$45.00.

Statement Copy Fee:

\$2.00 per page.

Research Fee:

\$20.00 per half hour.