

**VISA® PLATINUM (NO REWARDS) AND  
VISA® PLATINUM REWARDS  
APPLICATION AND SOLICITATION DISCLOSURE**

**Interest Rates and Interest Charges**

<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>VISA® PLATINUM (No Rewards)</b> <b>4.99%</b> Introductory APR for a period of nine (9) months. After that, your APR will be <b>9.99% - 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA® PLATINUM Rewards</b> <b>4.99%</b> Introductory APR for a period of nine (9) months. After that, your APR will be <b>12.99% - 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>VISA® PLATINUM (No Rewards)</b> <b>4.99%</b> Introductory APR for a period of nine (9) months. After that, your APR will be <b>9.99% - 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA® PLATINUM Rewards</b> <b>4.99%</b> Introductory APR for a period of nine (9) months. After that, your APR will be <b>12.99% - 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>VISA® PLATINUM (No Rewards)</b> <b>9.99% - 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® PLATINUM Rewards</b> <b>12.99% - 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>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is at least 21 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.</p>
<p><b>Minimum Interest Charge</b></p>	<p>If you are charged interest, the charge will be no less than \$1.00.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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></p>

**Fees**

<p><b>Setup and Maintenance Fees</b></p> <ul style="list-style-type: none"> <li>• Annual Fee - VISA® PLATINUM (No Rewards)</li> <li>• Annual Fee - VISA® PLATINUM Rewards</li> </ul>	<p><b>None</b></p> <p><b>None</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Balance Transfer Fee</li> <li>• Cash Advance Fee - Domestic</li> <li>• Cash Advance Fee - Foreign</li> <li>• Foreign Transaction Fee - Purchases</li> </ul>	<p><b>\$0</b> Introductory Fee for balance transfers that post within 90 days of account opening. After that, either <b>\$29</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</p> <p>Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p> <p>Either <b>\$10</b> or <b>4%</b> of the amount of each foreign cash advance in U.S. dollars, whichever is greater.</p> <p><b>1%</b> of each transaction in U.S. dollars</p>

<b>Penalty Fees</b>	
• Late Payment Fee	Up to <b>\$25.00</b>
• Overlimit Fee	<b>None</b>
• Returned Payment Fee	Up to <b>\$25.00</b> per returned item

**How We Will Calculate Your Balance:** The Credit Union uses a method called “average daily balance (including new purchases).”

**Minimum Interest Charge:** The minimum interest charge will be charged on any dollar amount.

**Promotional Period for Introductory APR:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account within 90 days of account opening and remain in effect for nine months from the first qualifying transaction. If you pay your statement’s “New Balance” in full by the due date, we will not charge interest on any new transactions that post to the Purchase balance. If you have been paying your account in full without interest charges, but fail to pay your next “New Balance” in full, we will charge interest on the unpaid balance. For cash advances and balance transfers, we will start charging interest on the transaction date.

**Effective Date:** The information about the costs of the card described in this application is accurate as of **November 12, 2018**. This information may have changed after that date. To find out what may have changed, contact Xceed Financial Federal Credit Union at 800.932.8222.

**OTHER DISCLOSURES**

- Statement, Sales Draft, or Record Copy Fee \$5.00 fee per each item requested
- Rush Fee \$40.00 fee per card
- Card Replacement Fee \$10.00 fee per card
- Returned Convenience Check Fee \$25.00 per check or the amount of the check, whichever is less.

**Credit Authorization:** By submitting a request or application, you authorize the Credit Union to obtain credit reports in connection with the request or application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in your request and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan requests made to federal credit unions or state chartered credit unions insured by NCUA.

**Patriot Act Notice:** IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT–To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

**Notice to California Residents:** Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations. Married applicants may apply for credit separately.

**Notice to New York Residents:** Call the New York State Banking Department at 877.226.5697 for a comparative list of credit card rates, fees and grace periods.

**Notice to Oregon Residents:** You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

**Notice to Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**Notice to Massachusetts Residents:** You have the right to prohibit the use of information about you contained in your file with any consumer-reporting agency in connection with any credit transactions that you have not initiated. You can exercise this right by contacting consumer-reporting agencies through their toll-free notification systems established for this purpose.

**Notice to Married Wisconsin Residents:** Wisconsin law provides that no agreement, court order or individual statement applying to marital property will adversely affect a creditor’s interest unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

