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APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA PLATINUM/VISA PLATINUM SHARE  
SECURED/EARNED REWARDS/EARNED PREMIUM VISA  
SIGNATURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for  
Purchases

Visa Platinum

**1.99%** Introductory APR, for qualifying members, for a period of six billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be **9.25% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Share Secured

**12.25%**

This APR will vary with the market based on the Prime Rate.

Earned Rewards

**14.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Earned Premium Visa Signature

**14.00% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>  <b>1.99% to 12.99%</b> Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>9.25% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Share Secured</b>  <b>12.25%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Earned Rewards</b>  <b>14.00% 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>Earned Premium Visa Signature</b>  <b>14.00% 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>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b>  <b>9.25% 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 Platinum Share Secured</b>  <b>12.25%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Earned Rewards</b>  <b>17.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Earned Premium Visa Signature</b>  <b>17.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

<b>Penalty APR and When it Applies</b>	<b>Visa Platinum</b> <b>18.00%</b>  <b>Visa Platinum Share Secured</b> <b>18.00%</b>  <b>Earned Rewards</b> <b>18.00%</b>  <b>Earned Premium Visa Signature</b> <b>18.00%</b>  This APR may be applied to your account if you: - Make a late payment.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<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>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Additional Card Fee	<b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Visa Platinum, Visa Platinum Share Secured - Balance Transfer Fee - Earned Rewards, Earned Premium Visa Signature - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b>  <b>\$5.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater  <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$15.00</b> <b>None</b> Up to <b>\$20.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - Visa Platinum:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Generations Community Federal 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 and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**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: DECEMBER 28, 2017  
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, Visa Platinum Share Secured, Earned Rewards and Earned Premium Visa Signature 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:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Earned Rewards, Earned Premium Visa Signature:

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

None.

Pay-by-Phone Fee:

\$5.00.

PIN Replacement Fee:

None.

Rush Fee:

\$35.00 second day. \$55.00 overnight.

Statement Copy Fee:

\$2.00.

Unreturned Card Fee:

None.