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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



| Interest Rates and Interest Charges | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | to , based on your creditworthiness. |
| APR for Balance Transfers | to , based on your creditworthiness. |
| APR for Cash Advances | to , based on your creditworthiness. |
| Penalty APR and When it Applies | |
| How to Avoid Paying Interest on Purchases | Your due date is at least 27 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. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1.00 . |
| 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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore. |
| Fees | |
| Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee | None None None None None None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases | \$10.00 or 3.00% of the amount of each balance transfer, whichever is greater \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$25.00 None Up to \$25.00 |

How We Will Calculate Your Balance:

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

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of:

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

Other Fees & Disclosures:

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.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

None.

PIN Replacement Fee:

None.

Rush Fee:

None.

Statement Copy Fee:

None.

Unreturned Card Fee:

None.

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