



Do Good. Bank Better.™

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## APPLICATION AND SOLICITATION DISCLOSURE



### Interest Rates and Interest Charges

#### Annual Percentage Rate (APR) for Purchases

##### Visa Platinum

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

##### Visa Signature Rewards

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

##### Visa Signature Cash Back

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

##### Visa Savings Secured

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

#### APR for Balance Transfers

##### Visa Platinum

**or** Introductory APR for a period of billing cycles, based on your creditworthiness.

After that, your APR will be , **or**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

##### Visa Signature Rewards

Introductory APR for a period of billing cycles.

After that, your APR will be . This APR will vary with the market based on the Prime Rate.

##### Visa Signature Cash Back

Introductory APR for a period of billing cycles.

After that, your APR will be . This APR will vary with the market based on the Prime Rate.

##### Visa Savings Secured

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

SEE NEXT PAGE for more important information about your account.

<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>            , or , 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 Signature Rewards</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Cash Back</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Savings Secured</b></p> <p>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> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> </ul>	of the amount of each balance transfer or greater <b>None</b> of the amount of each cash advance, whichever is
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Returned Payment Fee</li> </ul>	Up to <b>\$25.00</b> Up to <b>\$25.00</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, Visa Signature Rewards, Visa Signature Cash Back:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first days following the opening of your account. Any existing balances on VyStar Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**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.

**For California Borrowers, the Visa Platinum, Visa Signature Rewards, Visa Signature Cash Back and Visa Savings Secured 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

SEE NEXT PAGE for more important information about your account.

**Other Fees & Disclosures:**

Late Payment Fee:

You may be charged a Late Payment Fee of up to \$25.00 if You do not pay at least the minimum payment by the due date.

Balance Transfer Fee (Finance Charge):

of each balance transfer.

Cash Advance Fee (Finance Charge):

or 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.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$7.50.

Emergency Card Replacement Fee:

Actual Cost.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$2.00 per document.

Paper Statement Fee:

\$2.00 per statement.