



APPLICATION AND SOLICITATION DISCLOSURE



CASH REWARDS/VISA PLATINUM/ TRAVEL REWARDS/SECURED VISA

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Cash Rewards

Introductory APR for a period of 12 billing cycles.

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

Visa Platinum

Introductory APR for a period of 12 billing cycles.

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

Travel Rewards

Introductory APR for a period of 12 billing cycles.

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

Secured Visa

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

APR for Balance Transfers

Cash Rewards

Introductory APR for a period of 12 billing cycles.

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

Visa Platinum

Introductory APR for a period of 12 billing cycles.

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

Travel Rewards

Introductory APR for a period of 12 billing cycles.

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

Secured Visa

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

<p><b>APR for Cash Advances</b></p>	<p><b>Cash Rewards</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Travel Rewards</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Secured Visa</b> This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment;</li> <li>- Go over your credit limit two times in any 12-month period; or</li> <li>- Make a payment that is returned.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for making a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due. If Your APRs are increased for going over your credit limit two times in a 12-month period or making a payment that is returned, we may keep the APR at this higher level indefinitely.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</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>
<p><b>Fees</b></p>	
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee - Cash Rewards, Visa Platinum, Travel Rewards</li> <li>- Balance Transfer Fee - Secured Visa</li> <li>- Cash Advance Fee - Cash Rewards, Visa Platinum, Travel Rewards</li> <li>- Cash Advance Fee - Secured Visa</li> <li>- Foreign Transaction Fee – Cash Rewards, Visa Platinum, Secured Visa</li> <li>- Foreign Transaction Fee – Travel Rewards</li> </ul>	<p><b>4.00%</b> of the amount of each balance transfer</p> <p><b>None</b></p> <p><b>4.00%</b> of the amount of each cash advance</p> <p><b>None</b></p> <p><b>3.00%</b> of each transaction in U.S. dollars</p> <p><b>None</b></p>

<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>None</b> Up to <b>\$25.00</b>
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**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR – Cash Rewards, Visa Platinum, Travel Rewards:** The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on Excite 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 Penalty 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, go over your credit limit two times in any 12-month period or make a payment that is returned.

**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 Cash Rewards, Visa Platinum, Travel Rewards and Secured Visa 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

Balance Transfer Fee (Finance Charge) - Cash Rewards, Visa Platinum, Travel Rewards:

4.00% of each balance transfer.

Cash Advance Fee (Finance Charge) - Cash Rewards, Visa Platinum, Travel Rewards:

4.00% of each cash advance.

Returned Payment Fee:

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