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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**CASH REWARDS/VISA PLATINUM/
 TRAVEL REWARDS/SECURED VISA**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Visa This APR will vary with the market based on the Prime Rate.</p> <p>Cash Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Travel Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Visa This APR will vary with the market based on the Prime Rate.</p> <p>Cash Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Travel Rewards to _____, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

<p>APR for Cash Advances</p>	<p>Visa Platinum to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Visa This APR will vary with the market based on the Prime Rate.</p> <p>Cash Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Travel Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</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>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
<p>Fees</p>	
<p>Transaction Fees - Balance Transfer Fee - Visa Platinum, Cash Rewards, Travel Rewards - Balance Transfer Fee - Secured Visa - Cash Advance Fee - Visa Platinum, Cash Rewards, Travel Rewards - Cash Advance Fee - Secured Visa - Foreign Transaction Fee - Visa Platinum, Secured Visa, Cash Rewards - Foreign Transaction Fee - Travel Rewards</p>	<p>4.00% of the amount of each balance transfer</p> <p>None 4.00% of the amount of each cash advance</p> <p>None 3.00% of each transaction in U.S. dollars</p> <p>None</p>
<p>Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee</p>	<p>Up to None Up to \$25.00</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

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, Secured Visa, Cash Rewards and Travel Rewards 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

SEE NEXT PAGE for more important information about your account.

Other Fees & Disclosures:

Late Payment Fee:

Balance Transfer Fee (Finance Charge) - Visa Platinum, Cash Rewards, Travel Rewards:
4.00% of each balance transfer.

Cash Advance Fee (Finance Charge) - Visa Platinum, Cash Rewards, Travel Rewards:
4.00% of each cash advance.

Returned Payment Fee:
\$25.00 or the amount of the required minimum payment, whichever is less.