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APPLICATION AND  
 SOLICITATION  
 DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>4.99%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>11.00%</b> , <b>14.00%</b> <b>or</b> <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>4.99%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>11.00%</b> , <b>14.00%</b> <b>or</b> <b>18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>11.00%</b> , <b>14.00%</b> <b>or</b> <b>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>
Penalty APR and When it Applies	<p>21.00%</p> <p>This APR will vary with the market based on the Prime Rate.</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> </ul> <p><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.</p>
How to Avoid Paying Interest on Purchases	<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>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than <b>\$0.50</b>.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<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>
<b>Fees</b>	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee  - Foreign Transaction Fee	<p><b>None</b></p> <p><b>\$5.00</b> or <b>1.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$50.00</b>)</p> <p><b>0.80%</b> of each transaction in U.S. dollars completed outside the U.S.</p> <p><b>0.20%</b> of each transaction in U.S. dollars completed in a foreign currency</p>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to <b>\$35.00</b></p> <p>Up to <b>\$35.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first three months following the opening of your account. Any existing balances on River Valley Credit Union, Inc. 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 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.

**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: August 30, 2019  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Mastercard is a secured credit card. 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

\$5.00 or 1.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$50.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 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.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$20.00.

Statement Copy Fee:  
\$5.00 per document.

CHIP Card Replacement Fee:  
\$5.00.

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