



## Visa Platinum Account-Opening Credit Disclosures

| <b>INTEREST RATES AND OTHER CHARGES</b>                                   |   |
|---|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>7.99%, 9.99%, 10.99%, 12.99%, 15.99%, or 17.99%</b> , based on your creditworthiness.  |
| <b>APR for Balance Transfers</b>  | <b>7.99%, 9.99%, 10.99%, 12.99%, 15.99%, or 17.99%</b> , based on your creditworthiness.  |
| <b>APR for Cash Advances</b>  | <b>7.99%, 9.99%, 10.99%, 12.99%, 15.99%, or 17.99%</b> , based on your creditworthiness.  |
| <b>Paying Interest</b>  | Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| <b>Minimum Interest Charge</b>  | None.   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>                                     |

| <b>FEEES</b>   |   |
|--|---|
| <b>Set-up and Maintenance Fees</b><br>• Additional Card                                | <b>\$5</b> (if applicable)                            |
| <b>Transaction Fees</b><br>• Foreign Transaction                                       | <b>1%</b> of each foreign transaction in U.S. dollars |
| <b>Penalty Fees</b><br>• Late Payment<br>• Over-the-Credit Limit<br>• Returned payment | <b>\$20</b><br>None.<br>up to <b>\$30</b>             |
| <b>Other Fees</b><br>• Draft copy  | <b>\$5</b>  |

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

This information was printed September 2017 and was accurate as of that date. This information is subject to change after print. Contact us for any change in this information since it was printed. You may write us at 3767 Sparks Dr., Grand Rapids, MI 49546 for this purpose.

### Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account. The cost associated with credit insurance premiums, fees for ancillary products sold in connection with credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at 1-800-328-4131 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.



This credit union is federally insured by the National Credit Union Administration.

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.