

Authorization Notice: By submitting this application to the credit union, you certify that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any, update renewal or extension of the credit received. If you request, the credit union will provide you with the name and address of any credit bureau from which it received your credit report. You understand that the credit union will rely on both the representations you make in this application and the contents of any credit report it obtains when deciding whether to grant the credit requested. You agree to immediately notify us of changes to any of the information you have provided in this application. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on applications made to Credit Unions or State Chartered Credit Unions insured by NCUA.

VISA Credit Card Disclosure

Annual Percentage Rate (APR)	9.900%
Other APRs	Balance Transfer APR: 9.900% Cash Advance APR: 14.000%
Rate Information	Average Daily Balance Method
Grace Period for Repayment of Balance for Purchases	25 Days
Method of Computing the Balance for Purchases	Average Daily Balance Method
Annual Fee	NONE
Minimum Periodic Payment	\$25.00 or 5.00% Minimum Monthly Payment
Transaction Fee for Purchases	NONE
Transaction Fee for Cash Advances: NONE Balance Transfer fee: NONE Late Payment fee: \$10.00 Over-the-credit-limit fee: NONE	