



## APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>or</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>or</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>or</b> when you open your account, based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Application Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Currency Fee - Transaction Fee for Purchases	of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to  Up to

**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.

**OTHER DISCLOSURES**

Late Payment Fee	or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	/page
Document Copy Fee	/page
Rush Fee	
Emergency Card Replacement Fee	
Card Replacement Fee	
Card Recovery Fee	
Processing Fee	

Discover<sup>®</sup> and the Discover acceptance mark are service marks used by C & O United Credit Union under license from Discover Financial Services.