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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**VISA PLATINUM/VISA GOLD/VISA CLASSIC/CREDIT
 BUILDER/VISA STUDENT**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 9.99%</p> <p>Visa Gold 11.99%</p> <p>Visa Classic 16.99%</p> <p>Credit Builder 18.00%</p> <p>Visa Student 14.49%</p>
APR for Balance Transfers	<p>Visa Platinum 0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 9.99% .</p> <p>Visa Gold 0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 11.99%.</p> <p>Visa Classic 0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 16.99%.</p> <p>Credit Builder 18.00%</p> <p>Visa Student 14.49%</p>

APR for Cash Advances	Visa Platinum 9.99% Visa Gold 11.99% Visa Classic 16.99% Credit Builder 18.00% Visa Student 14.49%
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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.
Fees	
Annual Fee - Annual Fee - Visa Platinum, Visa Gold, Visa Classic, Visa Student - Annual Fee - Credit Builder	None \$25.00
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$27.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Platinum, Visa Gold, Visa Classic:

The Introductory APR for balance transfers will apply to transactions posted to your account from 01/01/2022 until 03/31/2022. Any existing balances on Electro Savings Credit Union 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 balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: December 13, 2017
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Missouri Fee Notice:

Credit card fees are governed by §408.145 of the Missouri Revised Statutes.

Other Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Annual Fee - Credit Builder:

\$25.00.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$2.00.

Rush Fee:

\$50.00.

Statement Copy Fee:

\$3.00.