



1419 North Second Street
 Ishpeming, MI 49849
 (906) 485-1210
 Fax: (906) 485-4077

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic</p> <p>Visa Secured</p>
APR for Balance Transfers	<p>Visa Classic Introductory APR for a period of six billing cycles. After that, your APR will be .</p> <p>Visa Secured Introductory APR for a period of six billing cycles. After that, your APR will be .</p>
APR for Cash Advances	<p>Visa Classic</p> <p>Visa Secured</p>
Penalty APR and When it Applies	<p>Visa Classic</p> <p>Visa Secured</p>
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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50 .
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	
<p>Set-up and Maintenance Fees</p> <ul style="list-style-type: none"> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee 	<p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p>

SEE NEXT PAGE for more important information about your account.

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	\$50.00 or 4.00% of the amount of each balance transfer, whichever is greater None None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

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

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:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & 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.

Balance Transfer Fee (Finance Charge):

\$50.00 or 4.00% of the amount of each balance transfer, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$1.00 per page.

Emergency Card Replacement Fee:

\$30.00.

Pay-by-Phone Fee:

None.

PIN Replacement Fee:

None.

Rush Fee:

\$30.00 second day.

Statement Copy Fee:

\$1.00 per page.

Unreturned Card Fee:

None.