



PSCCU
 600 108th Ave N.E. Ste#1035
 Bellevue, WA 98004-5129
 800-273-1550 | Toll Free in WA
 www.pscu.org | askus@pscuccu.org

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Visa Classic

to , based on your creditworthiness.

Visa Secured

Visa Platinum

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

to , based on your creditworthiness.

Visa Platinum Rewards

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

to , based on your creditworthiness.

APR for Balance Transfers

Visa Classic

to , based on your creditworthiness.

Visa Secured

Visa Platinum

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

to , based on your creditworthiness.

Visa Platinum Rewards

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be

to , based on your creditworthiness.

<p>APR for Cash Advances</p>	<p>Visa Classic to , based on your creditworthiness.</p> <p>Visa Secured</p> <p>Visa Platinum Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be to , based on your creditworthiness.</p> <p>Visa Platinum Rewards Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be to , based on your creditworthiness.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
<p>Fees</p>	
<p>Annual Fee - Annual Fee - Visa Classic, Visa Secured, Visa Platinum - Annual Fee - Visa Platinum Rewards</p>	<p>None \$25.00</p>
<p>Transaction Fees - Foreign Transaction Fee</p>	<p>1.00% of each transaction in U.S. dollars</p>
<p>Penalty Fees - Late Payment Fee - Returned Payment Fee</p>	<p>Up to \$20.00 Up to \$20.00</p>

How We Will Calculate Your Balance:

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

Loss of Introductory APR:

We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment. Any existing balances on Puget Sound Cooperative Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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.

For California Borrowers, the Visa Classic, Visa Secured, Visa Platinum and Visa Platinum Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you

establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Annual Fee - Visa Platinum Rewards:

\$25.00.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Emergency Card Replacement Fee:

\$100.00.

Rush Fee:

\$25.00.