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**APPLICATION AND
SOLICITATION
DISCLOSURE**



**VISA PLATINUM/VISA GOLD/VISA CLASSIC/VISA
SIGNATURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 10.15%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold 14.15%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 15.74%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 14.15%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 10.15%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 14.15%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 15.74%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 14.15%. This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	<p>Visa Platinum 10.15%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold 14.15%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 15.74%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 14.15%</p> <p>This APR will vary with the market based on the Prime Rate.</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.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$5.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$37.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on SPIRE 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: January 19th, 2018. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Gold, Visa Classic and Visa Signature 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:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are four or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$37.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

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

Card Replacement Fee:

\$10.00.

Rush Fee:

\$25.00.