



110 South Main Street  
 South Bend, IN 46601  
 (800) 552.4745

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b>            Introductory APR for six months from account opening.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Signature Rewards</b>            Introductory APR for six months from account opening.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Everwise Visa Accelerate</b></p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>            Introductory APR for six months from account opening.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Signature Rewards</b>            Introductory APR for six months from account opening.</p> <p>After that, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b>  <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Signature Rewards</b>  <b>to</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Everwise Visa Accelerate</b></p>

SEE NEXT PAGE for more important information about your account.

<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 will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> - Balance Transfer Fee - Visa Platinum, Signature Rewards - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00</b> or <b>2.00%</b> of the amount of each balance transfer, whichever is greater <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Visa Platinum, Signature Rewards:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Everwise Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**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 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Visa Platinum, Signature Rewards:

\$10.00 or 2.00% 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.

Rush Fee:

\$26.00 overnight.

Statement Copy Fee:

None.

Expedited Payment Fee:

\$10.00.

Convenience Check Stop Payment Fee:

\$18.00.