



**CommunityWide**  
FEDERAL CREDIT UNION

1555 Western Ave.  
South Bend, IN 46619  
(574) 239-2700

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>Paying Interest</b>	We will begin charging you interest on purchases on the transaction date.
<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>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<p><b>\$2.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$10.00</b>)</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to <b>\$20.00</b></p> <p>Up to <b>\$20.00</b></p>

**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.

**For California Borrowers, the 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**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.

Cash Advance Fee (Finance Charge):

\$2.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$10.00.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$5.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$2.00.