



1156 Kennebec Drive  
Chambersburg, PA 17201  
717-264-6506  
Toll free: 888-968-7828  
www.1edcu.org

## APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Platinum</b> to , based on your creditworthiness.</p> <p><b>Visa Classic</b> to , based on your creditworthiness.</p>
APR for Balance Transfers	<p><b>Visa Platinum</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be to , based on your creditworthiness.</p> <p><b>Visa Classic</b> Introductory APR until balance subject to Introductory APR is paid off.</p> <p>After that, your APR will be to , based on your creditworthiness.</p>
APR for Cash Advances	<p><b>Visa Platinum</b> to , based on your creditworthiness.</p> <p><b>Visa Classic</b> to , based on your creditworthiness.</p>
Penalty APR and When it Applies	<p><b>Visa Platinum</b></p> <p><b>Visa Classic</b></p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</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	<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>

Fees	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</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:**

The Introductory APR for balance transfers will apply to transactions posted to your account from until . Any existing balances on 1st Ed Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**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.

Returned Payment Fee:

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