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APPLICATION AND  
SOLICITATION  
DISCLOSURE



PLATINUM VISA/CASH BACK VISA SIGNATURE

| Interest Rates and Interest Charges        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases | <p><b>Platinum Visa</b><br/><b>1.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>12.24% to 22.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Back Visa Signature</b><br/><b>1.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>14.24% to 22.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Balance Transfers                  | <p><b>Platinum Visa</b><br/><b>1.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>12.24% to 22.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Back Visa Signature</b><br/><b>1.99%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>14.24% to 22.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances                      | <p><b>Platinum Visa</b><br/><b>14.24% to 24.99%</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>Cash Back Visa Signature</b><br/><b>16.24% to 24.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>                                                                                                                                                   |
| Penalty APR and When it Applies            | <p><b>Platinum Visa</b><br/><b>None</b></p> <p><b>Cash Back Visa Signature</b><br/><b>None</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                             |
| How to Avoid Paying Interest on Purchases  | Your due date is at least 21 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>                                                                       | <b>None</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="https://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a>.</b> |
| <b>Fees</b>                                                                                          |                                                                                                                                                                                                                                              |
| <b>Annual Fee</b><br>- Annual Fee                                                                    | <b>None</b>                                                                                                                                                                                                                                  |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>None</b><br><b>2.00%</b> of the amount of each cash advance that is greater than \$2.00<br><b>1.00%</b> of each transaction in U.S. dollars                                                                                               |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee   | Up to <b>\$25.00</b><br><b>None</b><br><b>None</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 during the first 90 days following the opening of your account. Any existing balances on Georgia United 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 purchases and balance transfers and apply the prevailing non-introductory 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: December 27, 2024  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Platinum Visa and Cash Back 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.**

#### **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 800.342.3736 or [dfs.ny.gov](https://dfs.ny.gov).

#### **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.

##### Cash Advance Fee (Finance Charge):

2.00% of each cash advance that is greater than \$2.00.

##### Foreign Transaction Fee (Finance Charge):

1.00% of the US Dollar amount of each transaction made in a foreign currency or made in US Dollars that is processed outside the United States (which may include internet transactions).

##### Card Replacement Fee:

\$5.00.

##### Rush Fee:

\$30.00.