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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum Optimum</b> <b>to</b> , based on your creditworthiness.</p> <p><b>Visa Cash Back Rewards</b> <b>to</b> , based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum Optimum</b> <b>to</b> , based on your creditworthiness.</p> <p><b>Visa Cash Back Rewards</b> <b>to</b> , based on your creditworthiness.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum Optimum</b> <b>to</b> , based on your creditworthiness.</p> <p><b>Visa Cash Back Rewards</b> <b>to</b> , based on your creditworthiness.</p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum Optimum</b></p> <p><b>Visa Cash Back Rewards</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 27 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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>None</b>
- Account Set-up Fee	<b>None</b>
- Program Fee	<b>None</b>
- Participation Fee	<b>None</b>
- Additional Card Fee	<b>\$5.00</b>
- Application Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
- Non-UMCU/Non-CO-OP Network ATM Transaction Fee	<b>\$2.00</b>
- Overdraft Protection Transfer Fee	<b>\$2.00</b>

<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> <b>None</b> <b>None</b>
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**How We Will Calculate Your Balance:**

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

**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 Optimum and Visa Cash Back 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.**

**Cash Back Bonus for Visa Platinum Cash Rewards:**

All purchases made will earn a cashback bonus. Cash advances, balance transfers, and transfers for overdraft do not earn the cashback bonus. The Visa Platinum Cash Rewards cashback bonus rate is 1.10%. Credits for returned merchandise and credits for disputed transactions will be deducted from the bonus total. The bonus will be paid at least annually and will be deposited to a University of Michigan Credit Union share savings account. Any earned and unpaid cashback bonus will be forfeited upon closure of the card. The Credit Union reserves the right to change or terminate the cashback bonus at any time.

**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. 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 \$35.00 or the amount of the required minimum payment, whichever is less.

Additional Card Fee:

\$5.00.

Non-UMCU/Non-CO-OP Network ATM Transaction Fee:

\$2.00.

Overdraft Protection Transfer Fee:

\$2.00.

Card Recovery Fee:

None.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$10.00.

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

None.

Rush Fee:

None.

Statement Copy Fee:

\$5.00 per document.

Unreturned Card Fee:

None.

Account Research Fee:

\$30.00 per hour.