ANIMAS CREDIT UNION
2101 E 20th St • Farmington, NM 87401
505-326-7701 • 800-545-4033
www.animascu.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA CLASSIC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **8.25%** **Visa Classic** **10.25%**
APR for Balance Transfers	**Visa Platinum** **8.25%** **Visa Classic** **10.25%**
APR for Cash Advances	**Visa Platinum** **8.25%** **Visa Classic** **10.25%**
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	**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 http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees - Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Visa Platinum - Late Payment Fee - Visa Classic - Returned Payment Fee	 Up to **$25.00** Up to **$20.00** Up to **$25.00**

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: August 10, 2017
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 Classic 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when

SEE NEXT PAGE for more important information about your account.
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you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee - Visa Platinum:
$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.

Late Payment Fee - Visa Classic:
$20.00 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.

Document Copy Fee:
$5.25.

Emergency Card Replacement Fee:
$100.00.

Pay-by-Phone Fee:
$10.00.

Rush Fee:
$37.50.

Statement Copy Fee:
$5.25.

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