



4202 Navarre Ave.
 Oregon, OH 43616
 419-698-2962
 bayareacu.com
 Everyday Financial Solutions!



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.95%
APR for Cash Advances	12.95%
APR for Balance Transfers	12.95%
Penalty APR and When it Applies	18.95% This APR may be applied to the entire balance on your account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make at least six (6) minimum payments by the payment due date as shown in your monthly statement.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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 multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
- Balance Transfer Fee	Either \$5 or 3% of the amount of each transfer, whichever is greater
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

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 **July 15, 2013**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00
Document Copy Fee	\$5.00
Emergency Card Replacement Fee	\$25.00
Card Replacement Fee	\$5.00