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**APPLICATION AND
SOLICITATION
DISCLOSURE**



**VISA PLATINUM/VISA PLATINUM
REWARDS/VISA SECURED**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 10.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 12.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Secured 10.90%</p>
APR for Balance Transfers	<p>Visa Platinum 4.90% Introductory APR, for qualifying members, until December 31, 2019. After that, or if you do not qualify for the Introductory APR, your APR will be 10.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 4.90% Introductory APR, for qualifying members, until December 31, 2019. After that, or if you do not qualify for the Introductory APR, your APR will be 12.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Secured 10.90%</p>
APR for Cash Advances	<p>Visa Platinum 10.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Platinum Rewards 12.90% to 17.90%, based on your creditworthiness.</p> <p>Visa Secured 10.90%</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	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	
Annual Fee - Annual Fee	None

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$20.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Visa Platinum, Visa Platinum Rewards:

The Introductory APR for balance transfers will apply to transactions posted to your account from 01/02/2019 until 03/31/2019. Any existing balances on Piedmont Advantage Credit Union loan and 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 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: **2/2/2019**
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, Visa Platinum Rewards and Visa Secured 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 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$20.00.

Visa Receipt Copy Fee:

\$25.00.