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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA SIGNATURE/VISA PLATINUM/VISA PLATINUM CASH  
 BACK**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Signature</b>  <b>16.15% to 18.00%</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>Visa Platinum</b>  <b>9.90% , 11.90%, 12.90%, 14.90% or 17.90%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum Cash Back</b>  <b>11.90%, 12.90%, 14.90%, 16.90% or 18.00%</b>, based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Signature</b>  <b>16.15% to 18.00%</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>Visa Platinum</b>  <b>9.90% , 11.90%, 12.90%, 14.90% or 17.90%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum Cash Back</b>  <b>11.90% , 12.90%, 14.90%, 16.90% or 18.00%</b>, based on your creditworthiness.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Signature</b>  <b>16.15% to 18.00%</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>Visa Platinum</b>  <b>9.90% , 11.90%, 12.90%, 14.90% or 17.90%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum Cash Back</b>  <b>11.90% , 12.90%, 14.90%, 16.90% or 18.00%</b>, based on your creditworthiness.</p>
<b>APR for Installment Plans</b>	<b>7.99%</b> depending on your creditworthiness and other factors, for qualifying members.
<b>How to Avoid Paying Interest on Purchases</b>	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 or Interest Avoidance Balance by the due date each month.
<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>

SEE NEXT PAGE for more important information about your account.

Fees	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Application Fee	<b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <b>2.00%</b> of the amount of each cash advance (Maximum Fee: <b>\$100.00</b> ) <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$30.00</b> <b>None</b> Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:**

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

**Installment Plan:** We may offer you an Installment Plan which allows you to pay eligible charges over time, with interest at a non-variable rate. You can only create an Installment Plan if you receive and accept an offer. The offer will tell you the terms, including the APR, that will apply to that Installment Plan.

Transaction Amount	Term Length and Rate				
	3 months	6 months	9 months	12 months	18 months
<b>\$100.00 to \$249.99</b>	7.99%	7.99%	N/A	N/A	N/A
<b>\$250.00 to \$499.99</b>	N/A	7.99%	7.99%	7.99%	N/A
<b>\$500.00 to \$10,000.00</b>	N/A	7.99%	N/A	7.99%	7.99%

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: April 09, 2025

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

**For California Borrowers, the Visa Signature, Visa Platinum and Visa Platinum Cash Back 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 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are five 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 \$30.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

2.00% of the amount of each cash advance, however, the fee will never exceed \$100.00.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee - Visa Signature, Visa Platinum, Visa Platinum Cash Back:

\$0.00 for the first Card.  
 \$25.00 for each additional Card.

Paper Statement Fee - Visa Signature, Visa Platinum, Visa Platinum Cash Back:

\$2.00 Per Statement.