

APPLICATION AND
SOLICITATION
DISCLOSURE



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Visa Direct

Introductory APR for 12 months from issuance of the card.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum

Introductory APR for 12 months from issuance of the card.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature

Introductory APR for 12 months from issuance of the card.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Secured

APR for Balance Transfers

Visa Direct

Introductory APR for 12 months from issuance of the card.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum

Introductory APR for 12 months from issuance of the card.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature

Introductory APR for 12 months from issuance of the card.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Secured

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	<p>Visa Direct to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</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.
Minimum Interest Charge	None
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 - Visa Direct, Visa Secured - Annual Fee - Visa Platinum, Visa Signature	\$25.00 None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Direct, Visa Platinum, Visa Secured - Foreign Transaction Fee - Visa Signature	\$10.00 or 2.50% of the amount of each balance transfer, whichever is greater \$10.00 or 2.50% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Visa Direct, Visa Platinum, Visa Signature:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on Signal Financial Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and 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:

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

SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Visa Direct, Visa Platinum, Visa Signature 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.

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.

Annual Fee - Visa Direct, Visa Secured:

\$25.00.

Balance Transfer Fee (Finance Charge) - Visa Direct, Visa Platinum, Visa Signature:

\$10.00 or 2.50% of the amount of each balance transfer, whichever is greater. However, this fee is waived on all balance transfers posted during the promotional period stated above.

Balance Transfer Fee (Finance Charge) - Visa Secured:

\$10.00 or 2.50% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.50% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee - Visa Direct, Visa Platinum, Visa Signature:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Pay-by-Phone Fee:

\$5.00.

PIN Replacement Fee:

None.

Rush Fee:

\$35.00 overnight.

Statement Copy Fee:

\$10.00 per document.