Ascentra Credit Union VISA® Credit Card Application and Solicitation Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)for Purchases and Cash Advances	9.88% to 21%, based on your creditworthiness.
APR for Balance Transfer	**2.99%** introductory APR for six months. After that, your APR will be **9.88%** to **21%,** based on your creditworthiness.
Penalty APR and When it Applies	**None**
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at **http://www.federalreserve.gov/creditcard**.

Fees	
Annual Fee	**None**
Transaction Fees l Balance Transfer l Cash Advance l Foregin Transaction	 **None** **None** **1%** of each foreign currency transaction in U.S. dollars; **.08%** of each single currency international transaction in U.S. dollars.
Penalty Fees l Late Payment l Returned Payment	 Up to **$15.00** Up to **$25.00**
Other Fees l Required Account Protector Plan	 **None**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.