

**UNIVERSITY CREDIT UNION**

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Orono, Bangor, Farmington, Gorham, Portland and Presque Isle



**PLATINUM VISA/PLATINUM REWARDS VISA/ALUMNI
 SIGNATURE REWARDS VISA
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum Visa Card 8.74% to 15.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Visa Card 10.74% to 17.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Alumni Signature Rewards Visa Card 10.74% to 17.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Platinum Visa Card 3.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 8.74% to 15.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Visa Card 3.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 10.74% to 17.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Alumni Signature Rewards Visa Card 3.99% Introductory APR for a period of 12 billing cycles. After that your APR will be 10.74% to 17.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Platinum Visa Card 8.74% to 15.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Visa Card 10.74% to 17.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Alumni Signature Rewards Visa Card 10.74% to 17.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</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	If you are charged interest, the charge will be no less than \$1.00 .
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 - Platinum Visa Card	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 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: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Balance transfers transferred from another University Credit union credit card or loan account are not eligible for the Introductory APR.

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.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of April 1, 2017. 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 16 or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$10.00	or the amount of the returned convenience check, whichever is less.
Stop Payment Convenience Check Fee	\$10.00	
Statement Copy Fee	\$10.00	within six (6) months of statement origination date
	\$25.00	greater than six (6) months from the statement origination date
Document Copy Fee	\$3.00	
Rush Fee	\$5.00	
Emergency Card Replacement Fee	\$250.00	
Card Replacement Fee	\$10.00	
Pay-by-Phone Fee	\$5.00	
Check Copy Fee	\$3.00	