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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>MasterCard 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 Classic</p> <p>Visa Gold</p> <p>Visa Gold Plus</p>
<p>APR for Balance Transfers</p>	<p>MasterCard 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 Classic Introductory APR for a period of six billing cycles. After that, your APR will be _____.</p> <p>Visa Gold Introductory APR for a period of six billing cycles. After that, your APR will be _____.</p> <p>Visa Gold Plus Introductory APR for a period of six billing cycles. After that, your APR will be _____.</p>

<p>APR for Cash Advances</p>	<p>MasterCard 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 Classic</p> <p>Visa Gold</p> <p>Visa Gold Plus</p>
<p>Penalty APR and When it Applies</p>	<p>MasterCard Platinum</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
<p>Fees</p>	
<p>Annual Fee - Annual Fee</p>	<p>None</p>
<p>Transaction Fees - Balance Transfer Fee - MasterCard Platinum - Balance Transfer Fee - Visa Classic, Visa Gold, Visa Gold Plus - Cash Advance Fee - MasterCard Platinum - Cash Advance Fee - Visa Classic, Visa Gold, Visa Gold Plus - Foreign Transaction Fee - MasterCard Platinum - Foreign Transaction Fee - Visa Classic, Visa Gold, Visa Gold Plus - Transaction Fee for Purchases - Visa Classic, Visa Gold, Visa Gold Plus</p>	<p>\$15.00 or 3.00% of the amount of each balance transfer, whichever is greater None</p> <p>\$15.00 or 3.00% of the amount of each cash advance, whichever is greater None</p> <p>None</p> <p>None</p> <p>1.00% of each transaction in U.S. dollars</p> <p>None</p>
<p>Penalty Fees - Late Payment Fee - MasterCard Platinum - Late Payment Fee - Visa Classic, Visa Gold, Visa Gold Plus - Over-the-Credit Limit Fee - MasterCard Platinum - Returned Payment Fee - MasterCard Platinum - Returned Payment Fee - Visa Classic, Visa Gold, Visa Gold Plus</p>	<p>Up to \$29.00</p> <p>Up to \$27.00</p> <p>Up to \$25.00</p> <p>Up to \$29.00</p> <p>Up to \$27.00</p>

How We Will Calculate Your Balance:

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

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty 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.

For California Borrowers, the MasterCard Platinum, Visa Classic, Visa Gold and Visa Gold Plus 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 - MasterCard Platinum:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Late Payment Fee - Visa Classic, Visa Gold, Visa Gold Plus:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - MasterCard Platinum:

\$15.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - MasterCard Platinum:

\$15.00 or 3.00% of the amount of each cash advance, whichever is greater.

Over-the-Credit Limit Fee - MasterCard Platinum:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee - MasterCard Platinum:

\$29.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee - Visa Classic, Visa Gold, Visa Gold Plus:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee - Visa Classic, Visa Gold, Visa Gold Plus:

\$10.00.

Document Copy Fee - Visa Classic, Visa Gold, Visa Gold Plus:

\$2.00.

Rush Fee - Visa Classic, Visa Gold, Visa Gold Plus:

\$75.00.

Statement Copy Fee - Visa Classic, Visa Gold, Visa Gold Plus:

\$5.00.

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