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## APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges			
	AmeriCONNECT Visa	AmeriCONNECT Visa Rewards	AmeriCONNECT Visa Signature Rewards
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>1.99% to 4.99%</b> Introductory APR for six months from account opening, based on your creditworthiness.  After that, your APR will be <b>12.15% to 17.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>0.00%</b> Introductory APR for 12 months from account opening.  After that, your APR will be <b>17.15% to 17.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>0.00%</b> Introductory APR for 12 months from account opening.  After that, your APR will be <b>15.15% to 17.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>1.99% to 4.99%</b> Introductory APR for six months from account opening, based on your creditworthiness.  After that, your APR will be <b>12.15% to 17.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>0.00%</b> Introductory APR for 12 months from account opening.  After that, your APR will be <b>17.15% to 17.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>0.00%</b> Introductory APR for 12 months from account opening.  After that, your APR will be <b>15.15% to 17.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>12.15% to 17.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>17.15% to 17.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>15.15% to 17.99%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<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 by the due date each month.	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.	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b> .	If you are charged interest, the charge will be no less than <b>\$0.50</b> .	If you are charged interest, the charge will be no less than <b>\$0.50</b> .
<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			
Annual Fee	None	None	None
Transaction Fees			
- Balance Transfer Fee	None	3.00% of each balance transfer	3.00% of each balance transfer
- Cash Advance Fee	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater	\$10.00 or 3.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars	1.00% of each transaction in U.S. dollars	1.00% of each transaction in U.S. dollars
Penalty Fees			
- Late Payment Fee	Up to \$25.00	Up to \$25.00	Up to \$25.00
- Returned Payment Fee	Up to \$20.00	Up to \$20.00	Up to \$20.00

**How We Will Calculate Your Balance:** We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR - AmeriCONNECT Visa:** The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on AmeriCU Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Promotional Period for Introductory APR - AmeriCONNECT Visa Rewards, AmeriCONNECT Visa Signature Rewards:** The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account. The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on AmeriCU Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**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: 9/24/2025 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the AmeriCONNECT Visa, AmeriCONNECT Visa Rewards and AmeriCONNECT Visa Signature Rewards 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: \$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.

Returned Payment Fee: \$20.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge) - AmeriCONNECT Visa Rewards, AmeriCONNECT Visa Signature Rewards: 3.00% of each balance transfer.

Cash Advance Fee (Finance Charge): \$10.00 or 3.00% of the amount of each cash advance, whichever is greater.