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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**AmeriCONNECT Visa**

**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for Purchases**

**AmeriCONNECT Visa**

**1.99% to 4.99%** Introductory APR for six months from account opening, based on your creditworthiness.

After that, your APR will be **13.40% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**AmeriCONNECT Visa Rewards**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **17.99% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**AmeriCONNECT Visa Signature Rewards**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **16.40% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**APR for Balance Transfers**

**AmeriCONNECT Visa**

**1.99% to 4.99%** Introductory APR for six months from account opening, based on your creditworthiness.

After that, your APR will be **13.40% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**AmeriCONNECT Visa Rewards**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **17.99% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**AmeriCONNECT Visa Signature Rewards**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **16.40% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

<b>APR for Cash Advances</b>	<p><b>AmeriCONNECT Visa</b>  <b>13.40% 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.</p> <p><b>AmeriCONNECT Visa Rewards</b>  <b>17.99% 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.</p> <p><b>AmeriCONNECT Visa Signature Rewards</b>  <b>16.40% 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.</p>
<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.
<b>Minimum Interest Charge</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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - AmeriCONNECT Visa - Balance Transfer Fee - AmeriCONNECT Visa Rewards, AmeriCONNECT Visa Signature Rewards - Cash Advance Fee - Foreign Transaction Fee	<p><b>None</b></p> <p><b>3.00%</b> of the amount of each balance transfer</p> <p><b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	<p>Up to <b>\$25.00</b></p> <p>Up to <b>\$20.00</b></p>

**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: 12/01/2022  
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.

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.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.