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**VISA CLASSIC  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90% to 17.90%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>2.99%</b> Introductory APR for a period of six billing cycles. After that your APR will be <b>9.90% to 17.90%</b> , based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>9.90% to 17.90%</b> when you open your account, based on your creditworthiness.
<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>	<b>None</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> - Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**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 balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of November 1, 2016. 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 one or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$1.00
Rush Fee	\$15.00
Card Replacement Fee	\$10.00