



FEDERAL CREDIT UNION

P.O. Box 6475 • Rockville, MD 20849-6475
Toll Free: 800.877.6440

APPLICATION AND
SOLICITATION
DISCLOSURE



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Visa Platinum

Introductory APR for a period of _____ billing cycles.

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

Visa Platinum Secured

This APR will vary with the market based on the Prime Rate.

Visa Signature Cash Rewards

Introductory APR for a period of _____ billing cycles.

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

Visa Signature Travel Rewards

Introductory APR for a period of _____ billing cycles.

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

<p>APR for Balance Transfers</p>	<p>Visa Platinum Introductory APR for a period of billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Cash Rewards Introductory APR for a period of billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Travel Rewards Introductory APR for a period of billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa 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 Platinum Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Cash Rewards 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 Signature Travel Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When it Applies</p>	<p>Visa Platinum</p> <p>Visa Platinum Secured</p> <p>Visa Signature Cash Rewards</p> <p>Visa Signature Travel Rewards</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>

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	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Platinum, Visa Platinum Secured, Visa Signature Cash Rewards - Foreign Transaction Fee - Visa Signature Travel Rewards	\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater \$10.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$75.00) 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None 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 - Visa Platinum, Visa Signature Cash Rewards, Visa Signature Travel Rewards:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first following the opening of your account. Any existing balances on National Institutes of Health Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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 Visa Platinum, Visa Platinum Secured, Visa Signature Cash Rewards and Visa Signature Travel 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & 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.

Balance Transfer Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$75.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$5.00.