



FEDERAL CREDIT UNION

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

APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA PLATINUM/VISA PLATINUM SECURED/VISA  
SIGNATURE CASH REWARDS/VISA SIGNATURE TRAVEL  
REWARDS

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for  
Purchases

Visa Platinum

**0.00%** Introductory APR for a period of 15 billing cycles.

After that, your APR will be **11.74% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Secured

**12.74%**

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

Visa Signature Cash Rewards

**0.00%** Introductory APR for a period of 15 billing cycles.

After that, your APR will be **14.74% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature Travel Rewards

**0.00%** Introductory APR for a period of 15 billing cycles.

After that, your APR will be **16.74% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>  <b>0.00%</b> Introductory APR for a period of 15 billing cycles.</p> <p>After that, your APR will be <b>11.74% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum Secured</b>  <b>12.74%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Cash Rewards</b>  <b>0.00%</b> Introductory APR for a period of 15 billing cycles.</p> <p>After that, your APR will be <b>14.74% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Travel Rewards</b>  <b>0.00%</b> Introductory APR for a period of 15 billing cycles.</p> <p>After that, your APR will be <b>16.74% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b>  <b>11.74% to 18.00%</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>Visa Platinum Secured</b>  <b>12.74%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Cash Rewards</b>  <b>14.74% to 18.00%</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>Visa Signature Travel Rewards</b>  <b>16.74% to 18.00%</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>Penalty APR and When it Applies</b></p>	<p><b>Visa Platinum</b>  <b>None</b></p> <p><b>Visa Platinum Secured</b>  <b>None</b></p> <p><b>Visa Signature Cash Rewards</b>  <b>None</b></p> <p><b>Visa Signature Travel Rewards</b>  <b>None</b></p>
<p><b>How to Avoid Paying Interest on Purchases</b></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>

<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  - Cash Advance Fee  - Foreign Transaction Fee - Visa Platinum, Visa Platinum Secured, Visa Signature Cash Rewards - Foreign Transaction Fee - Visa Signature Travel Rewards	<b>\$10.00 or 2.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00 or 2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$75.00</b> ) <b>1.00%</b> of each transaction in U.S. dollars  <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</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 - 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 15 months 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: November 3, 2022  
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.**

**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.