



**KAUAI COMMUNITY
FEDERAL CREDIT UNION**
YOUR ISLAND. YOUR FAMILY. YOUR CREDIT UNION.

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**VISA CLASSIC/VISA PLATINUM/VISA SHARE SECURED
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 11.99% Visa Platinum 9.99% Visa Share Secured 7.00%
APR for Balance Transfers	Visa Classic 11.99% Visa Platinum 9.99% Visa Share Secured 7.00%
APR for Cash Advances	Visa Classic 11.99% Visa Platinum 9.99% Visa Share Secured 7.00%
How to Avoid Paying Interest on Purchases	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.
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 - Visa Classic - Annual Fee - Visa Platinum - Annual Fee - Visa Share Secured	None annually \$25.00 annually None
Transaction Fees - Balance Transfer Fee - Visa Classic - Balance Transfer Fee - Visa Platinum - Balance Transfer Fee - Visa Share Secured - Foreign Transaction Fee	None None None 1% of the Transaction Amount
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$20.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

Effective Date.

The information about the costs of the card described in this application is accurate as of June 15, 2015

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Document Copy Fee	\$5.00
Rush Fee	\$25.00
Card Replacement Fee	\$5.00