CHRISTIAN FINANCIAL CREDIT UNION

35100 Van Dyke Ave ▪ Sterling Heights, MI 48312

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA SIGNATURE/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **8.90% to 18.00%**, based on your creditworthiness. **Visa Signature** **9.90% to 18.00%**, based on your creditworthiness. **Visa Secured** **8.90% to 18.00%**, based on your creditworthiness.
APR for Balance Transfers	**Visa Platinum** **8.90% to 18.00%**, based on your creditworthiness. **Visa Signature** **9.90% to 18.00%**, based on your creditworthiness. **Visa Secured** **8.90% to 18.00%**, based on your creditworthiness.
APR for Cash Advances	**Visa Platinum** **8.90% to 18.00%**, based on your creditworthiness. **Visa Signature** **9.90% to 18.00%**, based on your creditworthiness. **Visa Secured** **8.90% to 18.00%**, based on your creditworthiness.
APR for Installment Plans	**5.99% to 7.99%** , depending on the length of the selected term, your creditworthiness, and other factors, for qualifying members.
Penalty APR and When it Applies	**Visa Platinum** **18.00%** **Visa Signature** **18.00%** **Visa Secured** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.

SEE NEXT PAGE for more important information about your account.

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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 or Interest Avoidance Balance, if applicable by the due date each month.
Minimum Interest Charge	**None**
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	 **None** **None** **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** Up to **$25.00** Up to **$25.00**

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

Installment Plan: We may offer you an Installment Plan which allows you to pay eligible charges over time, with interest at a non-variable rate. You can only create an Installment Plan if you receive and accept an offer. The offer will tell you the terms, including the APR, that will apply to that Installment Plan. Your ability to create an Installment Plan is based on factors including, but not limited to, the transaction amount, payment term length you choose, and your creditworthiness.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date: The information about the costs of the card described in this application is accurate as of: May 16, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Secured is a secured credit card. 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.

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.

Over-the-Credit Limit Fee: $25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee: $25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: $5.00.

Rush Fee: $35.00.

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