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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum Visa Preferred Visa Share Secured
APR for Balance Transfers	Visa Platinum Visa Preferred Visa Share Secured
APR for Cash Advances	Visa Platinum Visa Preferred Visa Share Secured
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 or balance transfers if You pay Your entire balance by the due date each month. Interest on cash advances begins on the transaction date.
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	
Transaction Fees - Cash Advance Fee - Visa Platinum, Visa Preferred - Cash Advance Fee - Visa Share Secured - Foreign Transaction Fee - Visa Platinum, Visa Preferred - Foreign Transaction Fee - Visa Share Secured	2.00% of the amount of each cash advance None 1.00% of each transaction in U.S. dollars None

Penalty Fees	
- Late Payment Fee - Visa Platinum, Visa Preferred	Up to \$15.00
- Late Payment Fee - Visa Share Secured	Up to \$5.00
- Returned Payment Fee	Up to \$25.00 per item presentment

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

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.

Missouri Fee Notice - Visa Platinum, Visa Preferred:

Credit card fees are governed by §408.145 of the Missouri Revised Statutes.

Missouri Fee Notice - Visa Share Secured:

Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

For California Borrowers, the Visa Share 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. 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:

The following fees do not apply to the Visa Share Secured credit card governed by §408.140 of the Missouri Revised Statutes: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee and Unreturned Card Fee.

Late Payment Fee - Visa Platinum, Visa Preferred:

You will be charged a fee of \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 days or more late in making a payment.

Late Payment Fee - Visa Share Secured:

You will be charged a fee of \$5.00 or the amount of the required minimum payment, whichever is less, if you are 15 days or more late in making a payment.

Cash Advance Fee (Finance Charge) - Visa Platinum, Visa Preferred:

2.00% of each cash advance.

Returned Payment Fee:

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

Card Replacement Fee - Visa Platinum, Visa Preferred:

\$7.00.

PIN Replacement Fee - Visa Platinum, Visa Preferred:

\$2.00.

Rush Fee - Visa Platinum, Visa Preferred:

\$25.00 second day. \$50.00 overnight.

Statement Copy Fee - Visa Platinum, Visa Preferred:\$5.00.

Expedited Payment Fee:

Up to \$19.95. If Your Account is subject to an Expedited Payment Fee, except as limited by applicable law, a fee may be charged to Your Account each time You request an ACH payment from a financial institution other than the credit union. Expedited payments may be requested online or by telephone and require the service of a customer service representative.