



One Credit Union Plaza | P.O. Box 1450 | Corning, New York 14830-1050
607-962-3144 or 800-677-8506 | www.corningcu.org

VISA® CLASSIC AND VISA® PLATINUM APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p style="text-align: center;">Visa Classic</p> <p>9.99% to 16.99% when you open your account based on your creditworthiness.</p> <p style="text-align: center;">Visa Platinum</p> <p>8.99% to 12.99% when you open your account based on your creditworthiness.</p>
APR for Cash Advances	<p style="text-align: center;">Visa Classic</p> <p>9.99% to 16.99% when you open your account based on your creditworthiness.</p> <p style="text-align: center;">Visa Platinum</p> <p>8.99% to 12.99% when you open your account based on your creditworthiness.</p>
APR for Balance Transfers	<p style="text-align: center;">Visa Classic</p> <p>4.99% Introductory APR for one year. When the discounted period expires, the APR on existing balances will increase to the new non-discounted rate on the first billing cycle.</p> <p>After that your APR will be 9.99% to 16.99% (the same as your APR for purchases) when you open your account based on your creditworthiness.</p> <p style="text-align: center;">Visa Platinum</p> <p>4.99% Introductory APR for one year. When the discounted period expires, the APR on existing balances will increase to the new non-discounted rate on the first billing cycle.</p> <p>After that your APR will be 8.99% to 12.99% (the same as your APR for purchases) when you open your account based on your creditworthiness.</p>
Penalty APR and when it Applies	None
Minimum Interest Charge	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay the entire balance by the due date each month. We will begin charging you interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Set-up and Maintenance Fees <ul style="list-style-type: none"> • Annual Fee • Program Fee • Additional Card Fee 	None None for Visa Classic. \$25.00 Annually for Visa Platinum if Enrolled in Platinum Points. None for Visa Platinum if not Enrolled in Platinum Points. None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee • Transaction Fee for Purchases 	None None 1% of each transaction in U.S. dollars. 0.8% of each transaction originated in U.S. dollars None
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over The Credit Limit Fee • Returned Payment Fee 	\$20.00 None \$15.00

How We Will Calculate Your Balance. We use a method called the “average daily balance (including new purchases).” See your account Agreement for more details.

OTHER DISCLOSURES

Late Payment Fee **\$20.00**
Statement Copy Fee **\$1.50**
Rush Fee **\$30.00**