



2750 Washington Street
Waukegan, IL 60085
(877) ASK CCCU
(847) 623-3636
Fax: (847) 623-9542
www.myconsumers.org



VISA PLATINUM AND VISA PLATINUM REWARDS
APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 9.75% to 20.75% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards 11.75% to 22.75% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 9.75% to 20.75% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards 11.75% to 22.75% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 9.75% to 20.75% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum Rewards 11.75% to 22.75% when you open your account, based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Visa Platinum None</p> <p>Visa Platinum Rewards None</p>
How to Avoid Paying Interest on Purchases	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 your entire balance by the due date each month.
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 Web site 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 - Visa Platinum Annual Fee - Visa Platinum Rewards Inactivity Fee 	<p>None</p> <p>None</p> <p>None annually</p>
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee 	<p>None</p> <p>None</p> <p>1.00% of each multiple currency transaction in U.S. dollars</p> <p>0.80% of each single currency transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Over-the-Credit Limit Fee Returned Payment Fee 	<p>\$29.00</p> <p>None</p> <p>\$30.00</p>

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 July 1, 2010.

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

OTHER DISCLOSURES

Inactivity Fee	\$10.00	annually, after 12 months of inactivity
Late Payment Fee	\$29.00	if you are 11 or more days late
Statement Copy Fee	\$10.00	
Rush Fee	\$10.00	
Card Replacement Fee	\$10.00	