



NEIGHBORS FEDERAL CREDIT UNION
 P.O. Box 2831
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 866-819-2178



**VISA Clear Step/VISA Clear Save
 VISA Clear Point/VISA Clear Elite
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Clear Step 15.40% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Save 1.90% Introductory APR for a period of 12 billing cycles. After that your APR will be 7.40% to 15.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Point 1.90% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.40% to 17.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Elite 10.65% to 17.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Clear Step 15.40% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Save 0.00% Introductory APR for a period of 12 billing cycles. After that your APR will be 7.40% to 15.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Point 0.00% Introductory APR for a period of 12 billing cycles. After that your APR will be 9.40% to 17.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Elite 10.65% to 17.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

<p>APR for Cash Advances</p>	<p>Visa Clear Step 15.40% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Save 7.40% to 15.90% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Point 9.40% to 17.25% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Elite 10.65% to 17.75% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>Penalty APR and When it Applies</p>	<p>Visa Clear Step 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Save 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Point 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Clear Elite 18.00% This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>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.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
<p>Fees</p>	
<p>Set-up and Maintenance Fees</p> <ul style="list-style-type: none"> - Annual Fee - Visa Clear Step - Annual Fee - Visa Clear Save - Annual Fee - Visa Clear Point - Annual Fee - Visa Clear Elite - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee 	<p>None None None \$100.00 None None None None None</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Balance Transfer Fee 	<p>\$10.00 or 2.00% of the amount of each balance transfer, whichever is</p>

- Cash Advance Fee	greater (Maximum Fee: \$25.00) \$10.00 or 2.00% of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
- Transaction Fee for Purchases	None
Penalty Fees	
- Late Payment Fee	\$26.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	\$26.00

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

Visa Clear Save and Visa Clear Point – Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account.

Visa Clear Save and Visa Clear Point – Loss of Introductory APR: We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 90 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of October 13, 2014. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Annual Fee – Visa Clear Elite	\$100.00, if annual minimum spending limit of \$10,000 is not met.
Late Payment Fee	\$26.00 if you are ten or more days late in making a payment.
Returned Payment Fee	\$26.00
Returned Convenience Check Fee	\$26.00
Statement Copy Fee	None
Document Copy Fee	None
Rush Fee	\$35.00
Emergency Card Replacement Fee	\$5.00
PIN Replacement Fee	\$25.00
Card Replacement Fee	\$5.00
Card Recovery Fee	None
Pay-by-Phone Fee	\$15.00