Holyoke CREDIT UNION
You are not alone.
490 Westfield Road
Holyoke, MA 01040
Ph: (413) 532-7007
www.holyokecu.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM REWARDS/VISA PLATINUM LOW RATE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Rewards** **13.45% to 17.95%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Low Rate** **11.45% to 17.95%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum Rewards** **2.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **13.45% to 17.95%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Low Rate** **2.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **11.45% to 17.95%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum Rewards** **13.45% to 17.95%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Low Rate** **11.45% to 17.95%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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 by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$0.50**.
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.**

LOANLINER

SEE NEXT PAGE for more important information about your account.

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Fees	
Set-up and Maintenance Fees	
- Annual Fee	**None**
- Account Set-up Fee	**None**
- Program Fee	**None**
- Participation Fee	**None**
- Additional Card Fee	**None**
- Application Fee	**None**
Transaction Fees	
- Balance Transfer Fee	**None**
- Cash Advance Fee	**None**
- Foreign Transaction Fee	**1.00%** of each transaction in U.S. dollars
- Transaction Fee for Purchases	**None**
Penalty Fees	
- Late Payment Fee	Up to **$10.00**
- Over-the-Credit Limit Fee	**None**
- Returned Payment Fee	Up to **$25.00**

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

Promotional Period for Introductory APR:
The Introductory APR for balance transfers will apply to transactions posted to your account during the first three months following issuance of your card.

Loss of Introductory APR:
We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Minimum Interest Charge:
The minimum interest charge will be charged on any dollar amount.

Effective Date:
The information about the costs of the card described in this application is accurate as of: February 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Rewards and Visa Platinum Low Rate are secured credit cards. 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:
Late Payment Fee:
10.00% of the amount of the required minimum payment, if you are 15 or more days late in making a payment. However, the fee will not exceed $10.00.

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

Returned Convenience Check Fee:
$25.00 or the amount of the returned convenience check, whichever is less.

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Card Replacement Fee:
None.

Document Copy Fee:
$2.00.

Emergency Card Replacement Fee:
$50.00.

Pay-by-Phone Fee:
$5.00.

PIN Replacement Fee:
None.

Rush Fee:
$50.00.

Statement Copy Fee:
$2.00.

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