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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum Rewards , or Introductory APR for 12 months from account opening, based on your creditworthiness.</p> <p>After that, your APR will be to , based on your creditworthiness.</p> <p>Visa Platinum , or Introductory APR for 12 months from account opening, based on your creditworthiness.</p> <p>After that, your APR will be to , based on your creditworthiness.</p> <p>Visa Secured</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum Rewards , or Introductory APR for 12 months from account opening, based on your creditworthiness.</p> <p>After that, your APR will be to , based on your creditworthiness.</p> <p>Visa Platinum , or Introductory APR for 12 months from account opening, based on your creditworthiness.</p> <p>After that, your APR will be to , based on your creditworthiness.</p> <p>Visa Secured</p>
<p>APR for Cash Advances</p>	<p>Visa Platinum Rewards to , based on your creditworthiness.</p> <p>Visa Platinum to , based on your creditworthiness.</p> <p>Visa Secured</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>

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 - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$7.00 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 - Visa Platinum Rewards, Visa Platinum:

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. Any existing balances on ILWU Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

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

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.

For California Borrowers, the Visa Platinum Rewards, Visa Platinum and Visa Secured 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.

Other Fees & Disclosures:

Late Payment Fee:

\$7.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Returned Payment Fee:

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

Card Recovery Fee:

\$65.00.

Card Replacement Fee:

\$25.00.

Document Copy Fee:

\$5.00.

Emergency Card Replacement Fee:

\$150.00.

Rush Fee:

\$75.00.

Statement Copy Fee:

\$5.00.

