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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA PLATINUM/VISA GOLD/VISA CLASSIC**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b>  <b>3.90%</b> Introductory APR for a period of 13 billing cycles.</p> <p>After that, your APR will be <b>9.90%</b>.</p> <p><b>Visa Gold</b>  <b>3.90%</b> Introductory APR for a period of 13 billing cycles.</p> <p>After that, your APR will be <b>12.90%</b>.</p> <p><b>Visa Classic</b>  <b>3.90%</b> Introductory APR for a period of 13 billing cycles.</p> <p>After that, your APR will be <b>14.90%</b>.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b>  <b>3.90%</b> Introductory APR for a period of 13 billing cycles.</p> <p>After that, your APR will be <b>9.90%</b>.</p> <p><b>Visa Gold</b>  <b>3.90%</b> Introductory APR for a period of 13 billing cycles.</p> <p>After that, your APR will be <b>12.90%</b>.</p> <p><b>Visa Classic</b>  <b>3.90%</b> Introductory APR for a period of 13 billing cycles.</p> <p>After that, your APR will be <b>14.90%</b>.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>  <b>9.90%</b></p> <p><b>Visa Gold</b>  <b>12.90%</b></p> <p><b>Visa Classic</b>  <b>14.90%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>2.50%</b> of the amount of each cash advance <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> <b>None</b> <b>None</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**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. Any existing balances on Rhode Island Credit Union loan and/or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Introductory APR:** The Introductory APR for purchases and balance transfers will be for a period of 13 billing cycles beginning from account approval.

**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: October 5, 2018  
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, Visa Gold and Visa Classic 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if we have not received the minimum payment by the due date shown on your billing statement. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

2.50% of each cash advance.

Card Replacement Fee:

\$15.00.