



Processors-Industrial

Community Credit Union

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**VISA PLATINUM/VISA CLASSIC
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 8.90%, 14.90%, 16.90%, or 18.00% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 11.90%, 14.90%, 16.90%, or 18.00% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Platinum 8.90%, 14.90%, 16.90%, or 18.00% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 11.90%, 14.90%, 16.90%, or 18.00% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum 8.90%, 14.90%, 16.90%, or 18.00% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 11.90%, 14.90%, 16.90%, or 18.00% when you open your account, based on your creditworthiness.</p>
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	None
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<p>1.50% of the amount of each balance transfer 1.50% of the amount of each cash advance 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None</p>
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to \$35.00 Up to \$25.00 Up to \$20.00</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, 2013.

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

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Over-the-Credit Limit Fee	\$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$12.00
Rush Fee	\$35.00
Emergency Card Replacement Fee	\$150.00
Card Recovery Fee	\$65.00
Pay-by-Phone Fee	\$10.00