Visa® Variable Cardholder Disclosure

Disclosure Summary

You authorize Collins Community Credit Union to obtain a consumer report from consumer reporting agencies in considering this application and verifying your identity. Upon your request, we will inform you of the name and address of each consumer-reporting agency from which we obtained a consumer report relating to you. Failure to provide any information requested will be grounds for denial.

Interest Rates and Interest Charges		
	Visa Platinum Rewards	**Visa Platinum Non-Rewards**
Annual Percentage Rate (APR) for Purchases	Your APR will be **11.24% to 21.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	Your APR will be **10.24% to 20.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Your APR will be **11.24% to 21.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	Your APR will be **10.24% to 20.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Your APR will be **11.24% to 21.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	Your APR will be **10.24% to 20.74%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchase(s) if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 the 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	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 None Either $5 or 3% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. Dollars.
Penalty Fees • Late Payment • Over-the-Credit-Limit • Returned Payment	 Up to $30. None Up to $20.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise these rights are provided in your Cardholder Agreement.

Minimum Payment: The minimum monthly payment will be 2.50% of the current balance or $25.00, whichever is greater, unless your balance is less than $25.00. If the balance is less than $25.00, then your minimum payment will be the amount of the statement balance. Any amount that is past due or prior minimum payments that are not made will also be added to the minimum monthly payment amount.

Credit Balances: We may reject and return any payment that creates or adds to a credit balance on your Account. Any credit balance we allow will not be available until we confirm that your payment has cleared. We may reduce the amount of any credit balance by any new charges. You may write to the address provided on your Statement or call our Contact Center to request a refund of any available credit balance.

Paying Us Back: You will recieve a billing statement, if one is required, each month. It will show your minimum required payment. After you make a payment, it may take up to 5 days to restore availible credit on your account.

What It Means To You: You must follow the payment instructions on your billing statement. You can pay us by: check, money order, or electronic payment drawn on a U.S. bank or foreign bank branch in the U.S. All payments must be in U.S. Dollars. You authorize us to collect any payment check either electronically or by draft.

Our Responsibility: As long as you make your payment in accordance with the instructions on your billing statement by the date and time payments are due, we will credit your payment marked as "paid in full" without losing our rights.

APR: Your APR may increase on a monthly basis, depending on changes in the highest Prime Rate reported in the Wall Street Journal on the first business day of each monthly billing period. Your APR is calculated by adding a margin of 4.24%-14.74% to the Prime Rate for the Rewards Card and 3.24%-13.74% for the NonRewards Card.

Payment Allocation: We will apply your minimum payment first to lower APR balances. Payments made in excess of the minimum payment will be applied to balances with higher APRs first before balances with lower APRs.

Cardholder Agreement: You agree to be bound by the terms of the Cardholder Agreement, which will be sent with the Card. You also agree that the Cardholder Agreement and the account are governed by Iowa and federal law. Except for any introductory/special APR offers, the terms of your account, including rates and fees, are subject to change.

uChoose Rewards (Visa Platinum Rewards): Points for this Program begin to accumulate with purchases you make beginning on the first day you are accepted into the Program. Contact us for more details. Accounts not in good standing (those delinquent two or more billing cycles, over-limit, Bankrupt, Closed, Revoked, Frozen, prohibited from interest accrual or closed) will forfeit uChoose Rewards. Full terms and conditions will be sent with your card. For full Terms and Conditions, visit uChooseRewards.com.

Debt Protection: Your purchase of MEMBER'S CHOICE™ Borrower Security, our debt protection program, is optional. Whether or not you purchase Debt Protection will not affect your application for credit or the terms of any existing credit agreement you have with Collins Community Credit Union. We will give you additional information before you are required to pay for Debt Protection. This information will include a copy of the contract containing the terms and conditions of Debt Protection. There are eligibility requirements, conditions and exclusions that could prevent you from receiving Debt Protection benefits. You should carefully read your Debt Protection contract for a full explanation of the terms and conditions of the Debt Protection program.

NOTICE TO CALIFORNIA RESIDENTS: A married applicant may apply for a separate account in his/her own name.

NOTICE TO MARRIED WISCONSIN RESIDENTS: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects the interest of the Credit Union, unless the Credit Union, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, decree or court order, or has actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

NOTICE TO NEW YORK RESIDENTS: New York residents may contact the New York State Banking Dept. to obtain a comparative listing of all credit cards, fees and grace periods.

NOTICE TO OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make equal credit available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request.

See the Collins Community Credit Union Privacy Policy for additional Information. The Privacy Policy is available at www.collinscu.org.

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