



8510 E. Bannister Road • Kansas City, MO 64134
 Phone # (816) 763-4020 • Fax # (816) 966-8743

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Balance Transfers	
APR for Cash Advances	
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.
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 transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$27.00

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

Missouri Fee Notice:

Credit card fees are governed by §408.145 of the Missouri Revised Statutes.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 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:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

\$75.00.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$20.00.

Emergency Card Replacement Fee:
\$175.00.

Pay-by-Phone Fee:
\$5.00.

PIN Replacement Fee:
\$10.00.

Rush Fee:
\$30.00.

Statement Copy Fee:
\$10.00.

Unreturned Card Fee:
\$10.00.