



Heritage Family
CREDIT UNION

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**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA CLASSIC/VISA GOLD/VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 12.90%</p> <p>Visa Gold 9.99%</p> <p>Visa Platinum 12.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Classic 12.90%</p> <p>Visa Gold 9.99%</p> <p>Visa Platinum 12.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Classic 12.90%</p> <p>Visa Gold 9.99%</p> <p>Visa Platinum 12.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Paying Interest	We will begin charging you interest on purchases on the transaction date.
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 - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each cash advance 3.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$10.00

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: January 05, 2021
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic, Visa Gold and Visa Platinum 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:

5.00% of the amount of the required minimum payment or \$10.00, whichever is greater, but in any case, never more than the amount of the delinquent required minimum payment if you are more than 10 days delinquent in making a payment.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance.

Card Replacement Fee:

\$6.00.

Rush Fee:

\$75.00 second day.

Statement Copy Fee:

\$2.00 per document.

Visa Draft Copy Fee:

\$8.00.