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**VISA CLASSIC CREDIT CARD  
 APPLICATION AND SOLICITATION DISCLOSURE**

**Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.99% to 17.99%</b> when you open your account, based on your credit-worthiness. After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>15.00% to 18.00%</b>
<b>APR for Cash Advances</b>	<b>15.00% to 18.00%</b>
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. <b>How long will the Penalty APR apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments on or before the payment due date.
<b>Paying Interest</b>	Your due date is at least 28 days after the close of each billing cycle. We will not charge you interest on purchases 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.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .

**Fees**

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfers</li> <li>• Cash Advances</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>None</b> Multiple currency conversions: <b>1%</b> of each transaction in U.S. dollars; Single currency transactions: <b>0.8%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit Fee</li> <li>• Returned Payment</li> </ul>	up to <b>\$25</b> <b>None</b> up to <b>\$35</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

**Application of Penalty APR.** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment, fail to pay the minimum required payment by the payment due date shown on your statement, or make a payment that is returned.

**Effective Date.** The information about the costs of the card described in this application is accurate as of **March 1, 2012**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Live Phone Payments:	<b>\$10.00</b>	Document Copy Fee:	<b>\$6.00</b>
Late Payment Fee:	<b>\$25.00</b>	Card Replacement Fee:	<b>\$10.00</b>
Statement Copy Fee:	<b>\$2.00</b>	Rush Fee:	<b>\$50.00</b>