



712 New Leicester Hwy
Asheville, NC 28806

**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Balance Transfers	
APR for Cash Advances	
Penalty APR and When it Applies	
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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	
Set-up and Maintenance Fees - Annual Fee - Application Fee	None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None None None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$10.00 None 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:
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee:

You will be charged a late fee if you are 30 days or more delinquent in making a payment. If your outstanding account balance as of the date of the delinquency is less than \$100.00, you will be charged a fee of \$5.00 not to exceed the outstanding balance of your account or the delinquent required minimum payment. If your outstanding balance as of the date of the delinquency is \$100.00 or more, you will be charged a fee of \$10.00 not to exceed the delinquent required minimum payment amount.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
\$5.00.

Document Copy Fee:
\$1.00 per page.

Pay-by-Phone Fee:
\$10.00.

PIN Replacement Fee:
\$5.00.

Rush Fee:
\$200.00 maximum.

Statement Copy Fee:
\$1.00 per page.

Return Mail Fee:
\$3.00 per piece.