

CREDIT UNION OF EMPORIA
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**VISA CLASSIC/VISA BASIC/VISA PREMIER
 Application and Solicitation Disclosure**

Detailed data is available electronically for this document

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	10.92%	Visa Classic
	14.95%	Visa Basic
	8.92%	Visa Premier
APR for Cash Advances	10.92%	Visa Classic
	14.95%	Visa Basic
	8.92%	Visa Premier
Penalty APR and When it Applies	Visa Classic and Visa Premier 14.95% This APR may be applied to the entire balance on your account if you: <ul style="list-style-type: none"> • Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until your account is current for 12 consecutive months; contact the credit union to apply for a rate reduction.	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.	
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .	



SEE BACK OF PAGE for more important information about your account.