



700 Sylvan Avenue
 Englewood Cliffs, NJ 07632
 Loan Dept: 973-945-1057
 Fax: 973-453-8334
www.Unileverfcu.org

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA GOLD/VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Gold 7.75% to 13.75% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 9.75% to 14.75% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Gold 3.25% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 7.75% to 13.75% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 3.25% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 9.75% to 14.75% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Gold 7.75% to 13.75% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 9.75% to 14.75% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$20.00

SEE NEXT PAGE for more important information about your account.

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to the initial transaction posted to Your Account.

Loss of Introductory APR:

We may end Your Introductory APR for balance transfers and apply the prevailing non-introductory APR if You are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: June 13, 2024

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

For California Borrowers, the 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:Late Payment Fee:

\$15.00 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:

\$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$25.00.

Document Copy Fee:

\$5.00.

Emergency Card Replacement Fee:

\$25.00.

Pay-by-Phone Fee:

\$5.00.

PIN Replacement Fee:

\$25.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$5.00.