

APPLICATION AND  
SOLICITATION  
DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Platinum Rewards</b> <b>15.10% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>13.10% to 18.00%</b>, 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><b>Visa Platinum Rewards</b> <b>2.90%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>15.10% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>2.90%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>13.10% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>Visa Platinum Rewards</b> <b>15.10% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>13.10% to 18.00%</b>, 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 25 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	<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>.</b>
<b>Fees</b>	
Annual Fee - Annual Fee	<b>None</b>

<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$26.00</b> Up to <b>\$27.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first six months following the opening of 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: August 22, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum Rewards 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](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**

Late Payment Fee:

\$26.00 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:

\$27.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$45.00.

Statement Copy Fee:

\$5.00 per document.

Department of the Interior Federal Credit Union

## CONGRATULATIONS... YOU'RE PREAPPROVED!

**Discover more and take the benefits wherever you go!**

It's only natural to want a credit card that fits your lifestyle and budget. That's why Interior FCU offers a VISA® Platinum credit card with or without rewards. Our Platinum card has the features and benefits you want!



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### PRODUCT DISCLOSURES

Here are the benefits that will be available to you with the use of your Visa card.

- No Annual Fee, No Balance Transfer Fee, No Cash Advance Fee, and no Foreign Transaction Fees when you travel abroad
- \$250,000 Travel Accident Insurance Coverage
- \$5,000 Identity Theft Protection
- Cardholder Inquiry Service
- Auto Rental Collision Damage Waiver
- Roadside Dispatch
- Account Management through Online Banking

#### Visa Platinum

- \$250 - \$30,000 Credit Limit

#### Visa Platinum Rewards

- \$250 - \$30,000 Credit Limit

*This preapproval offer will expire on **September 18, 2023.***

**800.914.8619 | [www.interiorfcu.org](http://www.interiorfcu.org)**

*You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on other side for more information about prescreened offers.*

## GENERAL DISCLOSURES

**Variable Rate Feature:** This product has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum payment may change as a result. The annual percentage rate includes only interest and no other costs. The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Money Rates Column of the *Wall Street Journal*. When a range of rates has been published the highest rate will be used. We will use the most recent index value available to us as of 1 day before the date of any annual percentage rate adjustment. To determine the annual percentage rate that will apply to your account, we add a margin to the value of the index. Ask us for the current index value, margin and annual percentage rate. After you open a plan, rate information will be provided on periodic statements that we send you.

APR=Annual Percentage Rate. For Balance Transfers, the rate is 2.90% APR for the first 6 months. Then a rate as low as 12.85% APR for Visa Platinum and as low as 14.85% APR for Visa Platinum Rewards credit card. Maximum possible rate for credit cards is 18.00% APR. Visit us at <https://www.interiorfcu.org/rates/> for full disclosures, APRs and payment examples. To learn about factors when applying for or using a credit card, visit: <https://www.consumerfinance.gov/>.

Method of computing is average daily balance including new purchases. There may be fees or additional costs associated with the use of the credit card. Members may contact us to request specific information about the costs. Rate is current as of August 22, 2023. The terms of this offer may not be applied to existing Interior Federal Credit Union loans. Offer may not be combined with other Interior Federal Credit Union offers. All loans and collateral are subject to Interior Federal Credit Union loan underwriting policies. This offer is non-transferable.

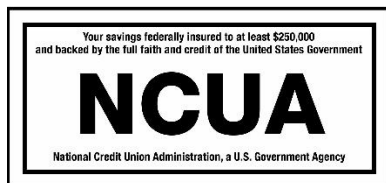
By applying, you understand that you may not be eligible for this offer if:

- Your application is received after this offer expired, is missing required information or the information is unreadable, inaccurate or cannot be verified.
- You are under 18 years of age or do not have a valid Social Security number or Individual Taxpayer Identification number.
- You have had a Chapter 7, 11 or 13 bankruptcy in the last three (3) years.

With respect to this offer, please acknowledge that:

- You are eligible for this prescreened offer based upon satisfying Interior FCU's credit standards.
- You may no longer be eligible if after you respond you do not continue to meet Interior FCU's credit standards.
- You will need to authorize Interior FCU to check your credit history.
- Additional information, such as paystubs to verify employment may be required.

Life, Disability and Unemployment Protection is available on all loan products.



### PREScreen & OPT-OUT NOTICE

*This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from this and other companies, call 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com); or write:*

*TransUnion Name Removal Option P.O. Box 505, Woodlyn, PA 19094-0505  
Equifax Information Services LLC, P.O. Box 740123, Atlanta, GA 30374-0123  
Experian Opt Out, P.O. Box 919, Allen, TX 75013-0919  
Innovis Consumer Assistance, P.O. Box 495, Pittsburgh, PA 15230-0495*