

# LANDMARK CREDIT UNION

P.O. Box 510870  
New Berlin, WI 53151  
(262) 796-4500

## APPLICATION AND SOLICITATION DISCLOSURE



Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	
<b>Penalty APR and When it Applies</b>	This APR may be applied to your account if you: - Make a late payment.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make three consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
Fees	
<b>Annual Fee</b> - Annual Fee	<b>\$25.00</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$5.00</b> or <b>5.00%</b> of the amount of each balance transfer, whichever is greater <b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment. If a minimum payment or any portion thereof is past due by more than 60 days, Your APR will increase to the Penalty APR as disclosed in the table under "Penalty APR and When it Applies." This Penalty APR will be effective following any notice and waiting period required by law. The Penalty APR will remain on Your Account until Your Account has been paid on time as disclosed in the "Penalty APR and When it Applies" section and with no other event of default.

SEE NEXT PAGE for more important information about your account.

**Minimum Interest Charge:** The minimum interest charge will be charged on any dollar amount.

**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.

**For California Borrowers, Starter Visa® is a secured credit card. 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: \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Annual Fee: \$25.00.

Balance Transfer Fee (Finance Charge): \$5.00 or 5.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge): \$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: \$30.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$30.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee: \$6.00.

Pay-by-Phone Fee: \$10.00.

Statement Copy Fee: \$6.00.

Rush Card Fee: \$45.00.