



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Introductory APR for a period of 12 billing cycles. After that your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	to when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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	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 - Cash Advance Fee - Foreign Transaction Fee	or of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to Up to

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 transactions posted to your account during the first 60 days following the opening of your account. Cornerstone Financial Credit Union credit card /loan balance transfers are not eligible for the introductory balance transfer APR.

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 DISCLOSURES

Late Payment Fee 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 or the amount of the required minimum payment, whichever is less.

Statement Copy Fee per document

Document Copy Fee per document

Rush Fee

Emergency Card Replacement Fee

Card Replacement Fee

Pay-by-Phone Fee

CURewards: For qualifying purchases every dollar you charge you earn one point towards travel and merchandise.