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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum , , or , 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 Rewards , or , 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 Platinum , or Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be , , or , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards , or Introductory APR for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be , or , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum , , or , 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 Rewards , or , 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	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	
Annual Fee - Annual Fee	None

Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$27.00

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 issuance of your card. Any existing balances on Valley Federal Credit Union Of Montana loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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, the Visa Platinum and Visa Platinum Rewards 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

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

Pay-by-Phone Fee:

\$10.00.

“Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).” Please call us at 800-735-6421 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.