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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b>  <b>to</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 Rewards</b>  <b>to</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 Secured</b>    This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>  Introductory APR for 12 months from Account opening.  After that, your APR will be <b>to</b> _____, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b>  <b>to</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 Secured</b>    This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b>  <b>to</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 Rewards</b>  <b>to</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 Secured</b>    This APR will vary with the market based on the Prime Rate.</p>

<b>Penalty APR and When it Applies</b>	<b>Visa Platinum</b>  <b>Visa Rewards</b>  <b>Visa Secured</b>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	<b>None</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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Convenience Check Fee - Balance Transfer Fee  - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater <b>2.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Visa Platinum:**

The Introductory APR for balance transfers applies to transactions posted to your Account during the first 60 days following Account opening. Any existing balances on Great Lakes Credit Union 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 Secured 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.**

**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.

Convenience Check Fee:

None.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$60.00.

Convenience Check Stop Payment Fee:

\$32.00 per item.