Sharefax Credit Union
604 Ivy Gateway
Cincinnati, OH 45245
513-753-2440
www.sharefax.org

# APPLICATION AND SOLICITATION DISCLOSURE

VISA

## VISA PLATINUM/VISA REWARDS/VISA SECURED

| **Interest Rates and Interest Charges** | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **Visa Platinum**<br>**10.25% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Rewards**<br>**12.25% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Secured**<br>**10.25% to 12.25%** , 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** | **Visa Platinum**<br>**10.25% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Rewards**<br>**12.25% to 17.99%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Secured**<br>**10.25% to 12.25%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances** | **Visa Platinum**<br>**17.99%**<br><br>**Visa Rewards**<br>**17.99%**<br><br>**Visa Secured**<br>**17.99%** |

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SEE NEXT PAGE for more important information about your account.

| | |
|---|---|
| **Penalty APR and When it Applies** | **Visa Platinum**<br>**None**<br><br>**Visa Rewards**<br>**None**<br><br>**Visa Secured**<br>**None** |
| **How to Avoid Paying Interest on Purchases** | 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. |
| **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**<br>- Annual Fee | <br>**None** |
| **Transaction Fees**<br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <br>**None**<br>**None**<br>**1.00%** of each transaction in U.S. dollars |
| **Penalty Fees**<br>- Late Payment Fee<br>- Returned Payment Fee | <br>Up to **$30.00**<br>Up to **$30.00** |

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

**Effective Date:**
The information about the costs of the card described in this application is accurate as of: July 24, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Other Fees & Disclosures:**
Late Payment Fee:
$30.00 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:
$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.

Pay-by-Phone Fee:
$10.00.

Rush Fee:
$25.00 second day.

Statement Copy Fee:
$3.00 per page.

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