BAY AREA CREDIT UNION
4202 Navarre Ave.
Oregon, OH 43616
419-698-2962
bayareacu.com
Everyday Financial Solutions!

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA CLASSIC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.95% - 15.95%**
APR for Balance Transfers	**12.95% - 15.95%**
APR for Cash Advances	**12.95% - 15.95%**
Penalty APR and When it Applies	**18.95%** This APR may be applied to your account if you: - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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	
- Balance Transfer Fee	$5.00 or 3.00% of the amount of each balance transfer, whichever is greater
- Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% if each single currency transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to $30.00
- Returned Payment Fee	Up to $30.00

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.

Effective Date:
The information about the costs of the card described in this application is accurate as of: June 1, 2022
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic 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. 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:
$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

Balance Transfer Fee (Finance Charge):
$5.00 or 3.00% of the amount of each balance transfer, whichever is greater

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

Card Replacement Fee:
$15.00

Emergency Card Replacement Fee:
$25.00

Pin Replacement Fee:
$15.00

Document Copy Fee:
$5.00

Statement Copy Fee:
$5.00 per Statement