



**XCEL Federal Credit Union**  
 1460 Broad Street  
 Bloomfield, NJ 07003

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<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 Secured</b>              This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b>            Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, 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 Secured</b>            Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>              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>How to Avoid Paying Interest on Purchases</b>	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.
<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>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00</b> or <b>2.00%</b> of the amount of each balance transfer, whichever is greater <b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars

<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

**Promotional Period for Introductory APR:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on XCEL Federal 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 Platinum and Visa Secured 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:

\$25.00 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):

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% 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.

Card Replacement Fee:

\$5.00.

Rush Fee:

\$30.00.

Statement Copy Fee:

\$5.00.