



P.O. Box 24901  
El Paso, TX 79914

APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA PLATINUM/VISA PLATINUM CUREWARDS/VISA  
SECURED

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b>  <b>1.90% to 5.90%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>8.90% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum CURewards</b>  <b>1.90% to 5.90%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>9.40% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b>  <b>14.90%</b></p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>  <b>1.90% to 5.90%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>8.90% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum CURewards</b>  <b>1.90% to 5.90%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>9.40% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b>  <b>14.90%</b></p>

<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b>  <b>1.90% to 5.90%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>11.90% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum CURewards</b>  <b>1.90% to 5.90%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>12.40% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b>  <b>17.90%</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum</b>  <b>None</b></p> <p><b>Visa Platinum CURewards</b>  <b>None</b></p> <p><b>Visa Secured</b>  <b>None</b></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>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</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> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$32.00</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, Visa Platinum CURewards:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 billing cycles following the opening of your account. Any existing balances on FirstLight Federal Credit Union credit card accounts are not eligible for the Introductory APR for balance transfers.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: December 01, 2018  
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, Visa Platinum CURewards 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:**

All of these fees will be charged to Your Credit Card Account.

Stop Payment Fee:

\$32.00.

Rush Fee:

\$30.00.

Returned Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$32.00 or the amount of the required minimum payment, whichever is less.

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.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$5.00.

Statement Copy Fee:

\$5.00.

Pay-by-Phone Fee:

\$5.00 when payment is processed by a live agent. There is no fee when you process the payment yourself via online banking.

Expedited Payment Fee:

\$5.00.

Returned Visa Statement:

\$5.00.