



P.O. Box 4319
 Lynchburg, VA 24502
 Phone: (434) 237-1566
 www.mybcu.org

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA

Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for
 Purchases**

**Visa Black
 10.00%**

This APR will vary with the market based on the Prime Rate.

**Visa Rewards
 12.75%**

This APR will vary with the market based on the Prime Rate.

**Visa Classic
 14.75%**

This APR will vary with the market based on the Prime Rate.

**Visa Blue
 20.50%**

This APR will vary with the market based on the Prime Rate.

**Visa Alternative Blue
 23.50%**

This APR will vary with the market based on the Prime Rate.

<p>APR for Balance Transfers</p>	<p>Visa Black 0.00% Introductory APR for a period of twelve billing cycles.</p> <p>After that, your APR will be 10.00% . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 0.00% Introductory APR for a period of twelve billing cycles.</p> <p>After that, your APR will be 12.75% . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 0.00% Introductory APR for a period of twelve billing cycles.</p> <p>After that, your APR will be 14.75% . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Blue 20.50%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Alternative Blue 23.50%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Black 15.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 17.75%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 19.75%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Blue 25.50%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Alternative Blue 28.50%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>Your due date is at least 26 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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>

Fees	
Transaction Fees - Balance Transfer Fee - Visa Black, Visa Rewards, Visa Classic - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer 2.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Visa Black, Visa Rewards, Visa Classic:

The Introductory APR for balance transfers will apply to balance transfer requests made between 01/18/2018 and 03/31/2018. To qualify for the Introductory APR for balance transfers, your requested balance transfer(s) must total no less than \$2,000.00. Any existing balances on Beacon Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory 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: January 12, 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 Black, Visa Rewards, Visa Classic, Visa Blue and Visa Alternative Blue 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 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Visa Black, Visa Rewards, Visa Classic:

3.00% of each balance transfer. However, this fee is waived on all balance transfers requested after the promotional period.

Cash Advance Fee (Finance Charge):

2.00% of each cash advance.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Document Copy Fee:

None.

PIN Replacement Fee:

\$5.00.

Statement Copy Fee:

\$1.00.

Rush Card Replacement Fee:

\$50.00.

Rush PIN Replacement Fee:

\$50.00.

Emergency Card Replacement Fee:

\$50.00.

Emergency PIN Replacement Fee:

\$50.00.