



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

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA BLACK/ VISA REWARDS/ VISA BLUE**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Black</b>  <b>10.50% to 15.00%</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 Rewards</b>  <b>13.25% to 17.25%</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 Blue</b>  <b>6.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Black</b>  <b>3.99% to 5.99%</b> Introductory APR for 24 months from account opening, based on your creditworthiness.</p> <p>After that, your APR will be <b>10.50% to 15.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Rewards</b>  <b>3.99% to 5.99%</b> Introductory APR for 24 months from account opening, based on your creditworthiness.</p> <p>After that, your APR will be <b>13.25% to 17.25%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Blue</b>  <b>6.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

<b>APR for Cash Advances</b>	<p><b>Visa Black</b>  <b>15.50% to 20.00%</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 Rewards</b>  <b>18.25% to 22.25%</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 Blue</b>  <b>11.00%</b></p> <p>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 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.
<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>None</b> <b>2.00%</b> of the amount of each cash advance <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

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

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

The Introductory APR for balance transfers will apply to the initial balance transfer made between 10/01/2018 and 01/04/2019. To qualify for the Introductory APR for balance transfers, your requested balance transfer(s) must total no less than \$2,500.00. 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: October 1, 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 and Visa 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.

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.