

# The Infirmary

Federal Credit Union

P.O. Box 2183  
Mobile, AL 36652-2183  
(251) 435-5900

## APPLICATION AND SOLICITATION AND DISCLOSURE



Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Platinum</b> <b>to</b> , based on your creditworthiness. <b>Visa Gold Secured</b>
<b>APR for Balance Transfers</b>	<b>Visa Platinum</b> Introductory APR for a period of 12 billing cycles. After that, your APR will be <b>to</b> , based on your creditworthiness. <b>Visa Gold Secured</b>
<b>APR for Cash Advances</b>	<b>Visa Platinum</b> <b>to</b> , based on your creditworthiness. <b>Visa Gold Secured</b>
<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>
Fees	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>3.00%</b> of the amount of each balance transfer <b>\$10.00</b> or <b>4.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency 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>\$10.00</b>

### How We Will Calculate Your Balance:

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

### Introductory APR for Balance Transfers:

Any existing balances on The Infirmary Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.



SEE NEXT PAGE for more important information about your account.

**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 Gold 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.**

**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):

3.00% of each balance transfer.

Cash Advance Fee (Finance Charge):

\$10.00 or 4.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$5.00.