



Main Branch
 214 Pacific Avenue
 Durham, NC 27704
 (919) 477-0698
Durham V.A. Branch
 508 Fulton St., Room FG 161
 Durham, NC 27705
 (919) 286-3158

Roxboro Branch
 4473 Durham Road
 Roxboro, NC 27574
 (336) 597-4727
Fayetteville V.A. Branch
 2300 Ramsey Street
 Fayetteville, NC 28301
 (910) 488-1240



APPLICATION AND SOLICITATION DISCLOSURE

| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | Visa Classic or when you open your account, based on your creditworthiness. Visa Platinum |
| APR for Cash Advances | Visa Classic or when you open your account, based on your creditworthiness. Visa Platinum |
| How to Avoid Paying Interest on Purchases | 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. |
| For Credit Card Tips from the Consumer Financial Protection Bureau | 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. |
| Fees | |
| Annual Fee - Annual Fee | |
| Transaction Fees - Cash Advance Fee | |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | Up to Up to |

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

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.

OTHER DISCLOSURES

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.

Rush Fee