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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>13.49% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>9.90%</b> .</p>
<b>APR for Balance Transfers</b>	<p><b>Visa</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>13.49% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>9.90%</b> .</p>
<b>APR for Cash Advances</b>	<p><b>Visa</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>13.49% to 17.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>9.90%</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>\$0.50</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>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars

<b>Penalty Fees</b>	
- Late Payment Fee	Up to \$15.00
- Returned Payment Fee	Up to \$10.00

**How We Will Calculate Your Balance:**

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

**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: 01/02/2025

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

5.00% of the amount of the required minimum payment or \$15.00 whichever is greater, but in any case, never more than the amount of the delinquent required minimum payment if you are more than 16 days delinquent in making a payment.

Returned Payment Fee:

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

Pay-by-Phone Fee:

\$5.00

Rush Fee:

\$25.00

Statement Copy Fee:

\$5.00

**Balance Transfer Limitations:** If you request balance transfers, such transfers must be in the amount no less than \$500.00. When the discounted rate expires, the APR on existing balances will increase to the new non-discounted rate on the first day of the billing cycle after the defined period disclosed within the table.