



TICONDEROGA FEDERAL CREDIT UNION
 1178 NYS RT 9N
 Ticonderoga, New York 12883
 (518) 585-6725
 loans@tfcunow.com



**VISA PLATINUM
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.00%
APR for Balance Transfers	14.00%
APR for Cash Advances	14.00%
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	
Set-up and Maintenance Fees	
- Annual Fee	None
- Additional Card Fee	\$5.00 (one-time fee)
Transaction Fees	
- Balance Transfer Fee	None
- Foreign Transaction Fee	None
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$10.00

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 February 1, 2016 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER 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.
Returned Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Document Copy Fee	\$5.00
Rush Fee	\$5.00
Card Replacement Fee	\$5.00