



12 Mint Plaza
 San Francisco, CA 94103-1805
 (415) 986-0445
 Fax: (415) 986-7716
 www.baymediafcu.org



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	when you open your account, based on your creditworthiness.
APR for Cash Advances	Introductory APR for a period of 12 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be
APR for Balance Transfers	
How to Avoid Paying Interest on Purchases	Your due date is at least 30 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees • Foreign Transaction Fee	of each transaction in U.S. dollars
Penalty Fees • Late Payment Fee • Returned Payment Fee	

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

Loss of Introductory APR. We may end your Introductory APR if you make a late payment. With the loss of your Introductory APR, your APR will be a rate of

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 if you are ten (10) or more days late
 Account Research Fee