



601 W Oglethorpe Hwy • P.O. Box 132  
Hinesville, Georgia 31310

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Platinum Preferred</b></p> <p><b>Visa Secured</b></p> <p><b>Visa Platinum</b></p> <p><b>Visa First Time</b></p>
APR for Balance Transfers	<p><b>Visa Platinum Preferred</b> Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be .</p> <p><b>Visa Secured</b> Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be .</p> <p><b>Visa Platinum</b> Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be .</p> <p><b>Visa First Time</b> Introductory APR, for qualifying members, for a period of 12 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be .</p>

<b>APR for Cash Advances</b>	<b>Visa Platinum Preferred</b>  <b>Visa Secured</b>  <b>Visa Platinum</b>  <b>Visa First Time</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>
<b>Fees</b>	
<b>Transaction Fees</b> - Foreign Transaction Fee	<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 - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$20.00</b>

#### **How We Will Calculate Your Balance:**

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

#### **Promotional Period for Introductory APR:**

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following issuance of your card. Any existing balances on GeoVista Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

#### **Loss of Introductory APR:**

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

#### **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 Preferred, Visa Secured, Visa Platinum and Visa First Time 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:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are seven or more days late in making a payment.

##### Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:  
\$25.00.