



**GRANITE FEDERAL CREDIT UNION**  
 3675 S 900 E  
 Salt Lake City, Utah 84106-1964



**APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum Awards</b></p> <p><b>to</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b></p> <p><b>to</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum Awards</b></p> <p>Introductory APR for a period of 18 billing cycles.</p> <p>After that your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b></p> <p>Introductory APR for a period of 18 billing cycles.</p> <p>After that your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum Awards</b></p> <p><b>to</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b></p> <p><b>to</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum Awards</b></p> <p><b>Visa Platinum</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>

<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	of the amount of each cash advance of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - 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).”

**Promotional Period for Introductory APR:** The Introductory APR for balance transfers will apply to transactions posted to your account until

**Loss of Introductory APR:** We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty 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.

**OTHER DISCLOSURES**

Late Payment Fee	or the amount of the required minimum payment, whichever is less, if you are 14 or more days late in making a payment.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	per document
Document Copy Fee	per document
Rush Fee	
Emergency Card Replacement Fee	per card
Card Replacement Fee	per card
Error Research Fee	per hour minimum of , not charged if error occurred