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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA PLATINUM/VISA GOLD/VISA CLASSIC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 2.99% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 9.90% .</p> <p>Visa Gold 2.99% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.90%.</p> <p>Visa Classic 2.99% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 14.90%.</p>
APR for Balance Transfers	<p>Visa Platinum 2.99% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 9.90% .</p> <p>Visa Gold 2.99% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.90%.</p> <p>Visa Classic 2.99% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 14.90%.</p>
APR for Cash Advances	<p>Visa Platinum 9.90%</p> <p>Visa Gold 12.90%</p> <p>Visa Classic 14.90%</p>
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None 2.50% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$35.00 None None

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Rhode Island Credit Union loan and/or credit card accounts are not eligible for the Introductory APR for balance transfers.

Introductory APR: The Introductory APR for purchases and balance transfers will be for a period of 6 billing cycles beginning from account approval.

Loss of Introductory APR:

We may end your Introductory APR for purchases and 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: January 20, 2022
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, Visa Gold and Visa Classic 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if we have not received the minimum payment by the due date shown on your billing statement. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Cash Advance Fee (Finance Charge):

2.50% of each cash advance.

Card Replacement Fee:

\$15.00.