



VISA Platinum, VISA Classic and VISA Secured*
Application and Solicitation Disclosures

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases, Balance Transfers and Cash Advances	<p>VISA Platinum 9.90% to 10.90%, based on credit worthiness</p> <p>VISA Classic 13.90% to 17.90%, based on credit worthiness</p> <p>VISA Secured* 14.90%</p>
Penalty APR and When It Applies	<p>18.00% This APR may be applied to your account if your account is over 60 days past due.</p> <p>How Long will the Penalty APR Apply? The Penalty APR will apply until you make six consecutive minimum payments when due, and you do not again default on these conditions during this time.</p>
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Payment	None
Consumer Financial Protection Bureau Tips	To learn more about factors to consider when applying for or using a credit card, visit http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fees	None
Transaction Fees	<p>Balance Transfer Fee: None</p> <p>Cash Advance Fee: None</p> <p>Expedited (overnight) Card Replacement Fee: \$25.00</p> <p>Card Recovery Fee: \$65.00</p> <p>Research Fee: \$10.00 per hour of research</p> <p>Foreign Transaction Fee: up to 1% of converted transaction amount</p> <p>Cross Border Fee: up to 1% on each transaction</p>
Penalty Fees	<p>Late Payment Fee: \$25.00</p> <p>Non-Sufficient Funds Fee: \$25.00</p> <p>Returned Payment Fee: \$25.00</p>

How We Calculate Your Balance: We will use a method called “average daily balance (including new transactions).” See your Account Agreement for more details.

***Security for Advances and Purchases:** You are giving us a security interest in your shares and other deposits at the Credit Union. See your Account Agreement for more details.

Billing Rights: Information is provided in your Account Agreement regarding your rights to dispute transactions and how to exercise those rights.

The information about the costs of the card described in this application is accurate as of 11/01/2012. This information may have changed after that date. To find out what may have changed, call 843-448-2133 or 888-448-2133 or write to us at: Carolina Trust Federal Credit Union, PO Box 780004, Myrtle Beach, SC 29578-7804.

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