



**SPIRIT OF ALASKA
FEDERAL CREDIT UNION**
1417 Gillam Way
Fairbanks, AK 99701
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**APPLICATION AND
SOLICITATION AND
DISCLOSURE**



Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum</p> <p>Visa Classic to _____, based on your creditworthiness.</p> <p>Share Secured Visa to _____, based on your creditworthiness.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum</p> <p>Visa Classic to _____, based on your creditworthiness.</p> <p>Share Secured Visa to _____, based on your creditworthiness.</p>
<p>APR for Cash Advances</p>	<p>Visa Platinum</p> <p>Visa Classic to _____, based on your creditworthiness.</p> <p>Share Secured Visa to _____, based on your creditworthiness.</p>

Penalty APR and When it Applies	Visa Platinum Visa Classic Share Secured Visa This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make 6 consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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	
Set-up and Maintenance Fee - Annual Fee - Monthly Fee	Visa Platinum and Visa Classic \$75.00 Share Secured Visa \$75.00 annually (\$6.25 per month)
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	\$25.00 or 3.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$75.00) 2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$15.00 Up to \$25.00

How We Will Calculate Your Balance:

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

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

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.

Missouri Fee Notice:

Credit card fees are governed by §408.140 of the Missouri Revised Statutes, unless we charge fees as permitted by applicable federal law.

For California Borrowers, the Visa Platinum, Visa Classic and Share Secured Visa are secured credit cards. Credit extended under these credit card accounts are 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:

The following fees do not apply to borrowers in the State of Missouri: Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee, Unreturned Card Fee, and Pay-by-Phone Fee.

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Annual Fee:

\$75.00 annually for Visa Platinum and Visa Classic. Waived if you have an open Spirit of Alaska Checking Account.

Monthly Fee:

\$75.00 annually (\$6.25 per month) for Share Secured Visa.

Balance Transfer Fee (Finance Charge):

\$25.00 or 3.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$75.00.

Over-the-Credit Limit Fee:

\$15.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$5.00.

Pay-by-Phone Fee:

3.00% of the transaction amount.

PIN Replacement Fee:

\$5.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$5.00.

Paper Statement Fee:

\$3.00.