



1702 17th Street  
Cody, WY 82414  
(307) 587-4915  
FAX (307) 587-4074

374 North Clark Street  
Powell, WY 82435  
(307) 754-7191  
FAX (307) 754-3215

1800 Big Horn Avenue  
Worland, WY 82401  
(307) 347-8315  
FAX (307) 347-8402

1447 Sugarland Drive  
Sheridan, WY 82801  
(307) 672-9028  
FAX (307) 672-3047

## APPLICATION AND SOLICITATION DISCLOSURE



### VISA CLASSIC/VISA PLATINUM

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Classic</b> <b>17.49%</b>  <b>Visa Platinum</b> <b>15.49%</b>
<b>APR for Balance Transfers</b>	<b>Visa Classic</b> <b>17.49%</b>  <b>Visa Platinum</b> <b>15.49%</b>
<b>APR for Cash Advances</b>	<b>Visa Classic</b> <b>17.49%</b>  <b>Visa Platinum</b> <b>15.49%</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>
Fees	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$15.00</b>

#### How We Will Calculate Your Balance:

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

#### Effective Date:

The information about the costs of the card described in this application is accurate as of: October 1, 2024

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Classic and Visa Platinum 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.**

SEE NEXT PAGE for more important information about your account.

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**Other Fees & Disclosures:****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.

**Returned Payment Fee:**

\$15.00 or the amount of the required minimum payment, whichever is less.

**Card Recovery Fee:**

\$25.00.

**Card Replacement Fee:**

\$5.00.

**Document Copy Fee:**

\$5.00.

**Emergency Card Replacement Fee:**

\$100.00.

**Pay-by-Phone Fee:**

\$10.00.

**Rush Fee:**

\$50.00.



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**CREDIT CARD  
ACCOUNT  
OPENING  
DISCLOSURE**



**VISA CLASSIC**

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>17.49%</b>
<b>APR for Balance Transfers</b>	<b>17.49%</b>
<b>APR for Cash Advances</b>	<b>17.49%</b>
<b>Paying Interest</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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<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>
Fees	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$15.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

**Billing Rights:**

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

**Military Lending Act Disclosures:**

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**Other Fees & Disclosures:**

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. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

SEE NEXT PAGE for more important information about Your Account.

**Card Recovery Fee:**

\$25.00. If Your Account is subject to a Card Recovery Fee, a fee will be charged for any expenses involved in the recovery of the Card.

**Card Replacement Fee:**

\$5.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

**Document Copy Fee:**

\$5.00 . If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

**Emergency Card Replacement Fee:**

\$100.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

**Pay-by-Phone Fee:**

\$10.00. If Your Account is subject to the Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make a payment by telephone as disclosed on this Disclosure.

**Rush Fee:**

\$50.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

**Collection Costs:**

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

**Periodic Rates:**

The Purchase APR is 17.49% which is a monthly periodic rate of 1.4575% .

The Balance Transfer APR is 17.49% which is a monthly periodic rate of 1.4575% .

The Cash Advance APR is 17.49% which is a monthly periodic rate of 1.4575% .