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Hauppauge, NY 11788
Phone: (631) 698-7000

**APPLICATION AND
SOLICITATION
DISCLOSURE**



Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for
Purchases**

Teachers Visa Platinum

Introductory APR for 12 months from account opening.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Teachers Visa Low Rate

to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Teachers Student Visa

to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Teachers Visa Cash Back

Introductory APR for 12 months from account opening.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Teachers Visa Secured

This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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| <p>APR for Balance Transfers</p> | <p>Teachers Visa Platinum Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Visa Low Rate Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Student Visa to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Visa Cash Back Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Visa Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p> |
| <p>APR for Cash Advances</p> | <p>Teachers Visa Platinum to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Visa Low Rate to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Student Visa to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Visa Cash Back to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Teachers Visa Secured</p> <p>This APR will vary with the market based on the Prime Rate.</p> |
| <p>How to Avoid Paying Interest on Purchases</p> | <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> |
| <p>Minimum Interest Charge</p> | <p>None</p> |

SEE NEXT PAGE for more important information about your account.

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| 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 Fees - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee | None None None None None |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases | \$5.00 or 3.00% of the amount of each balance transfer, whichever is greater \$5.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$25.00 None None |

How We Will Calculate Your Balance:

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

Balance Transfer Introductory APR:

Any existing balances on Teachers Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Promotional Period for Introductory APR - Teachers Visa Platinum, Teachers Visa Cash Back:

The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

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.

For California Borrowers, the Teachers Visa Platinum, Teachers Visa Low Rate, Teachers Student Visa, Teachers Visa Cash Back and Teachers Visa Secured 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.

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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 16 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

SEE NEXT PAGE for more important information about your account.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Convenience Check Fee:

\$15.00 or the amount of the returned convenience check, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$16.50.

PIN Replacement Fee:

None.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$3.00.

Unreturned Card Fee:

None.