

NATIONAL POLICE  
FEDERAL CREDIT UNION

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APPLICATION AND  
SOLICITATION  
DISCLOSURE



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for  
Purchases

Visa Student

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

Visa Secured

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

Silver Low Rate Visa

\_\_\_\_\_, \_\_\_\_\_, **or** \_\_\_\_\_, when you  
open your account, based on your creditworthiness. This APR will vary with  
the market based on the Prime Rate.

Blue Line Rewards Visa

\_\_\_\_\_, \_\_\_\_\_, **or** \_\_\_\_\_, when you  
open your account, based on your creditworthiness. This APR will vary with  
the market based on the Prime Rate.

Copper Cash Back Visa

\_\_\_\_\_, \_\_\_\_\_, **or** \_\_\_\_\_, when you  
open your account, based on your creditworthiness. This APR will vary with  
the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

<b>APR for Balance Transfers</b>	<p><b>Visa Student</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Silver Low Rate Visa</b>  , , <b>or</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Blue Line Rewards Visa</b>  , , <b>or</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Copper Cash Back Visa</b>  , , <b>or</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Student</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Silver Low Rate Visa</b>  , , <b>or</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Blue Line Rewards Visa</b>  , , <b>or</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Copper Cash Back Visa</b>  , , <b>or</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<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>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><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></p>

SEE NEXT PAGE for more important information about your account.

Fees	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>0.80%</b> of each multiple currency transaction in U.S. dollars <b>1.00%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$35.00</b> Up to <b>\$35.00</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:

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

**For California Borrowers, the Visa Student, Visa Secured, Silver Low Rate Visa, Blue Line Rewards Visa and Copper Cash Back Visa 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](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 one or more days late in making a payment. 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.

##### Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or 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.

##### Card Replacement Fee:

\$10.00.

##### Emergency Card Replacement Fee:

\$150.00.

##### Rush Fee:

\$25.00.

##### Statement Copy Fee:

\$5.00 per document.