



P.O. Box 9001 • Alcoa, TN 37701-9001  
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**VISA PLATINUM REWARDS/  
VISA PLATINUM REWARDS SECURED  
APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum Rewards</b> <b>9.00% to 18.00%</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>Visa Platinum Rewards Secured</b> <b>8.75%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum Rewards</b> <b>9.00% to 18.00%</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>Visa Platinum Rewards Secured</b> <b>8.75%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum Rewards</b> <b>9.00% to 18.00%</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>Visa Platinum Rewards Secured</b> <b>8.75%</b></p>
<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>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<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>\$25.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (excluding new purchases).”

**Effective Date.**

The information about the costs of the card described in this application is accurate as of December 1, 2012. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

## OTHER DISCLOSURES

Late Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00	
Document Copy Fee	\$3.00	
Rush Fee	\$15.00	
Card Replacement Fee	\$10.00	
Pay-by-Phone Fee	\$5.00	for each expedited telephone payment initiated by the cardholder through 24 X 7 Cardholder Services
Research Fee	\$15.00	per hour, minimum of one (1) hour

### **Get Rewarded with an ATFCU Visa!**

Alcoa Tenn Federal Credit Union Rewards Cardholders receive points for all purchase transactions. The following limitations apply:

- Points have a 4-year expiration period and will expire at the end of the fourth year. For example, points earned in 2013 will expire in December 2016.
- Cardholders receive one (1) point for every (\$1) one net dollar in Signature credit card purchases.

For more information, please log onto [www.curewards.com](http://www.curewards.com) or [www.atfcu.com](http://www.atfcu.com).