



www.tccu.us
 25155 Goddard Rd.
 P.O. Box 547
 Taylor, MI 48180
 Phone: (313) 291-3300

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA PLATINUM PLUS/VISA PLATINUM SCORECARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Plus 0% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 11.49% to 17.74%, based on your creditworthiness.</p> <p>Visa Platinum ScoreCard 17.99%.</p>
APR for Balance Transfers	<p>Visa Platinum Plus 11.49% to 17.74%, based on your creditworthiness.</p> <p>Visa Platinum ScoreCard 17.99%.</p>
APR for Cash Advances	<p>Visa Platinum Plus 18%</p> <p>Visa Platinum ScoreCard 18%</p>
Penalty APR and When it Applies	<p>Visa Platinum Plus 18%</p> <p>Visa Platinum ScoreCard 18%</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	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.
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	
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars

Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$30.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Total Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:

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

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 1, 2022
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Plus and Visa Platinum ScoreCard 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$25.00.

Document Copy Fee:

\$5.00.

Rush Fee:

\$30.00.

Statement Copy Fee:

\$5.00.