



Chicago Municipal Employees
 33 North LaSalle, Suite 300
 Chicago, IL 60602



**VISA PLATINUM, VISA GOLD AND VISA CLASSIC
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 7.80% Visa Gold 13.50% Visa Classic 19.00%
APR for Cash Advances	Visa Platinum 7.80% Visa Gold 13.50% Visa Classic 19.00%
APR for Balance Transfers	Visa Platinum 7.80% Visa Gold 13.50% Visa Classic 19.00%
Penalty APR and When it Applies	24.40% This APR may be applied to the entire balance on your account if you: <ul style="list-style-type: none"> - Make a late payment How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, When the account is current for 6 consecutive months.
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	
- Annual Fee - Visa Platinum	\$0.00 annually
- Annual Fee - Visa Gold	\$25.00 annually
- Annual Fee - Visa Classic	\$25.00 annually
Transaction Fees	
- Balance Transfer Fee	\$2.00 or 3.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$25.00)
- Cash Advance Fee	\$2.00 or 3.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$25.00)
- 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 \$35.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$35.00

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

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 **May 1, 2011**.

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. In the event you fail to make a payment on time in any of the six (6) billing cycles following the 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 any of the six (6) billing cycles following the violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$15.00
Rush Fee	\$15.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00
Card Recovery Fee	\$65.00
Pay-by-Phone Fee	\$10.00