



P.O. Box 21  
International Falls, MN 56649  
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**APPLICATION AND SOLICITATION DISCLOSURE**



**BLUE CLASSIC**

| <b>Interest Rates and Interest Charges</b>                                |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>13.50% 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.  |
| <b>APR for Balance Transfers</b>  | <b>13.50% 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.  |
| <b>APR for Cash Advances</b>  | <b>13.50% 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.  |
| <b>Penalty APR and When it Applies</b>                                    | <b>None</b>  |
| <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>Minimum Interest Charge</b>  | <b>None</b>  |
| <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>Set-up and Maintenance Fees</b>  |  |
| - Annual Fee  | <b>None</b>  |
| - Account Set-up Fee  | <b>None</b>  |
| - Program Fee   | <b>None</b>  |
| - Participation Fee   | <b>None</b>  |
| - Additional Card Fee   | <b>None</b>  |
| - Application Fee   | <b>None</b>  |
| <b>Transaction Fees</b>   |  |
| - Balance Transfer Fee  | <b>None</b>  |
| - Cash Advance Fee  | <b>\$10.00 or 3.00%</b> of the amount of each cash advance, whichever is greater   |
| - Foreign Transaction Fee   | <b>1.00%</b> of each transaction in U.S. dollars   |
| - Transaction Fee for Purchases   | <b>None</b>  |
| <b>Penalty Fees</b>   |  |
| - Late Payment Fee  | Up to <b>\$30.00</b>   |
| - Over-the-Credit Limit Fee   | <b>None</b>  |
| - Returned Payment Fee  | Up to <b>\$30.00</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: **September 11, 2023**  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.

For California Borrowers, the Blue Classic is a secured credit card. 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:

\$30.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

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

Card Recovery Fee:

None.

Card Replacement Fee:

None.

Document Copy Fee:

None.

Pay-by-Phone Fee:

None.

PIN Replacement Fee:

None.

Rush Fee:

None.

Statement Copy Fee:

None.

Unreturned Card Fee:

None.

Emergency Card Replacement Fee:

\$15.00 plus postage.

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