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APPLICATION AND  
SOLICITATION  
DISCLOSURE



LANGLEY SELECT – VISA PLATINUM  
LANGLEY REWARDS VISA SIGNATURE  
LANGLEY CASH BACK VISA SIGNATURE  
LANGLEY ESSENTIAL VISA

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Langley Select - Visa Platinum</b>  <b>8.75% to 14.75%</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>Langley Rewards Visa Signature</b>  <b>10.25% to 16.25%</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>Langley Cash Back Visa Signature</b>  <b>10.75% to 16.75%</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>Langley Essential VISA</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Langley Select - Visa Platinum</b>  <b>8.75% to 14.75%</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>Langley Rewards Visa Signature</b>  <b>10.25% to 16.25%</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>Langley Cash Back Visa Signature</b>  <b>10.75% to 16.75%</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>Langley Essential VISA</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p>

<p><b>APR for Cash Advances</b></p>	<p><b>Langley Select - Visa Platinum</b>  <b>8.75% to 14.75%</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>Langley Rewards Visa Signature</b>  <b>10.25% to 16.25%</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>Langley Cash Back Visa Signature</b>  <b>10.75% to 16.75%</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>Langley Essential VISA</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>Langley Select - Visa Platinum</b>  <b>11.75% to 17.75%</b>, when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Langley Rewards Visa Signature</b>  <b>13.25% to 18.00%</b>, when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Langley Cash Back Visa Signature</b>  <b>13.75% to 18.00%</b>, when you open your account, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Langley Essential VISA</b>  <b>18.00%</b>  This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you:  - Make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make three consecutive minimum payments when due.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<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>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<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>
<p><b>Fees</b></p>	
<p><b>Annual Fee</b>  - Annual Fee - Langley Essential VISA</p>	<p><b>\$25.00</b></p>
<p><b>Transaction Fees</b>  - Foreign Transaction Fee</p>	<p><b>1.00%</b> of each transaction in U.S. dollars</p>

<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$25.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**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: June 15, 2018

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

**For California Borrowers, the Langley Select - Visa Platinum, Langley Rewards Visa Signature, Langley Cash Back Visa Signature and Langley Essential 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**

Late Payment Fee:

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

Annual Fee - Langley Essential VISA:

\$25.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$25.00.

Stop Payment Fee:

\$30.00.

Statement Copy Fee:

\$3.00.

Document Copy Fee:

\$10.00.