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Health ADVANTAGE FEDERAL CREDIT UNION
PO Box 6160
Saginaw, MI 48608

APPLICATION AND SOLICITATION DISCLOSURE

VISA

Rewards Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**9.90% to 17.90%**, based on your creditworthiness.
APR for Balance Transfers	**9.90% to 17.90%**, based on your creditworthiness.
APR for Cash Advances	**9.90% to 17.90%**, based on your creditworthiness.
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	
Set-up and Maintenance Fees - Annual Fee - Application Fee	 **None** **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **None** **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$30.00**

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

Introductory APR: Any existing balances on Health Advantage Federal Credit Union loan and/or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 19, 2026.
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 Rewards 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.

Other Fees & Disclosures:

Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment.

SEE NEXT PAGE for more important information about your account.

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Returned Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$15.00.

Rush Fee:
$35.00.

Statement Copy Fee:
$5.00 per document.

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