



8499 Tamarack Road
 Woodbury MN, 55125-9201
 651 770-7000 • 800 247-0857
 www.idealcu.com

Application and Solicitation Disclosure

Effective Date:

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

Visa® Gold

Interest Rates and Interest Charges

| | |
|--|--|
| Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances | 9.90% – 15.90% APR |
| Penalty APR and When it Applies | None |
| 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. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| Minimum Interest Charge | If you are charged interest, there is no minimum interest charge. |
| 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

| | |
|---|---|
| Annual Fee | None |
| Transaction Fees | |
| <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction | <p>None</p> <p>2% of the amount advanced (Minimum \$10, Maximum \$75) Additional ATM surcharges may apply.</p> <p>Up to 1% of each foreign transaction in U.S. dollars.</p> |
| Penalty Fees | |
| <ul style="list-style-type: none"> Late Payment Returned Payment | <p>5% of the Minimum Payment due (Minimum \$8, Maximum \$25)</p> <p>\$25</p> |
| Additional Fees | |
| <ul style="list-style-type: none"> Card Rush Shipment Fee | \$40 |

How we will calculate your balance: We use the method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Other Disclosures

Late Payment: A late charge of 5% of the payment amount due with a minimum of \$8 and a maximum of \$25; or the amount of the required minimum payment, whichever is less, if you are late in making your payment disclosed on your billing statement.

Returned Payment: \$25 or the amount of the required minimum payment, whichever is less.

Collection & Legal Fees: You may be charged fees for collection of this account, including, but not limited to, reasonable court costs and actual attorney fees charged to the Credit Union by an attorney who is not employed solely by this Credit Union.

Rates, fees, and terms may change: We may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.