



SCIENT
Federal Credit Union™

P.O. Box 499
Groton, CT 06340
1-877-860MYCU

**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA CLASSIC/VISA REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 9.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 1.90% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 10.74% to 17.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Classic 9.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 0.00% or 1.90% Introductory APR for a period of 12 billing cycles, based on the amount of the transfer, on balance transfers for a period of 12 months.</p> <p>After that, your APR will be 10.74% to 17.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Classic 9.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 10.74% to 17.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$150.00) \$35.00 or 1.00% of the amount of each cash advance, whichever is less (Maximum Fee: \$35.00) 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$27.00 Up to \$27.00 Up to \$27.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Rewards:

The Introductory APR for balance transfers will vary based on the amount of the balance transfer. The Introductory APR for individual balance transfers of \$2,999.99 and below will be at a rate of 1.90% while the Introductory APR for individual balance transfer \$3,000.00 and greater will be a rate of 0.00%. When the discounted period ends the APR on existing balance will increase to the new non-discount rate on the first day of the billing cycle.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: August 26, 2018
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic and Visa Rewards 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:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$150.00 per statement cycle.

Cash Advance Fee (Finance Charge):

\$35.00 or 1.00% of the amount of each cash advance, whichever is less, however, the fee will never exceed \$35.00.

Over-the-Credit Limit Fee:

\$27.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$27.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$15.00.

Pay-by-Phone Fee:

\$0.00 per transaction, for loan payment amounts below \$50.00

\$10.00 per transaction, for loan payment amounts of \$50.00 to \$200.00

\$15.00 per transaction, for loan payment amounts of \$200.01 to \$500.00

\$25.00 per transaction, for loan payment amounts of \$500.01 to \$750.00

\$30.00 per transaction, for loan payment amounts of \$750.01 to \$1,000.00

2.00% per transaction, for loan payment amounts of \$1,000.01 and greater

Rush Fee:

\$35.00.

Statement Copy Fee:

\$20.00.

Account Research Fee:

\$50.00 per hour.