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APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA SIGNATURE/VISA CLASSIC/VISA CLASSIC SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Signature</b> <b>17.99%, 18.00%, 18.00% or 18.00%</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>Visa Classic</b> <b>13.99%, 14.24%, 16.24% or 18.00%</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>Visa Classic Secured</b> <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>Visa Signature</b> <b>17.99%, 18.00%, 18.00% or 18.00%</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>Visa Classic</b> <b>13.99%, 14.24%, 16.24% or 18.00%</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>Visa Classic Secured</b> <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>Visa Signature</b> <b>17.99%, 18.00%, 18.00% or 18.00%</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>Visa Classic</b> <b>13.99%, 14.24%, 16.24% or 18.00%</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>Visa Classic Secured</b> <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

<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>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>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Visa Signature - Balance Transfer Fee - Visa Classic, Visa Classic Secured - Cash Advance Fee - Visa Signature - Cash Advance Fee - Visa Classic, Visa Classic Secured - Foreign Transaction Fee	<b>\$10.00 or 5.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00 or 3.00%</b> of the amount of each balance transfer, whichever is greater <b>\$10.00 or 5.00%</b> of the amount of each cash advance, whichever is greater <b>\$10.00 or 3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$38.00</b> Up to <b>\$25.00</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: February 06, 2024

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

**For California Borrowers, the Visa Signature, Visa Classic and Visa Classic Secured 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.**

#### **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:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$38.00 or the amount of the required minimum payment, whichever is less.

##### Balance Transfer Fee (Finance Charge) - Visa Signature:

\$10.00 or 5.00% of the amount of each balance transfer, whichever is greater.

##### Balance Transfer Fee (Finance Charge) - Visa Classic, Visa Classic Secured:

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

##### Cash Advance Fee (Finance Charge) - Visa Signature:

\$10.00 or 5.00% of the amount of each cash advance, whichever is greater.

SEE NEXT PAGE for more important information about your account.

Cash Advance Fee (Finance Charge) - Visa Classic, Visa Classic Secured:  
\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:  
\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:  
\$15.00.

Emergency Card Replacement Fee:  
\$50.00.

Pay-by-Phone Fee:  
\$5.00.

Rush Fee:  
\$30.00.

Statement Copy Fee:  
\$10.00.