



STATE POLICE CREDIT UNION, I NC
 300 Research Parkway
 Meriden, CT 06450
 203-235-6957 • 800-310-7728
 Fax: 203-237-2119
www.cspcu.org



**VISA CLASSIC
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99%
APR for Cash Advances	9.99%
APR for Balance Transfers	4.99% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 9.99% .
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases and cash advances if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees • Inactivity Fee	None
Transaction Fees • Cash Advance Fee • Foreign Transaction Fee	\$10.00 None
Penalty Fees • Late Payment Fee • Returned Payment Fee	UP TO \$20.00 UP TO \$10.00
Other Fees • Chargegard Insurance	\$0.64 per \$100.00 balance at the end of each statement period.

How We Will Calculate Your Balance We use a method called "average daily balance (including new purchases)." See your account Agreement for more details.

Loss of Introductory APR. We may end your Introductory APR if you miss or are late on a payment! The APR will only increase at the end of the discounted period.. With the loss of your Introductory APR, your APR will be a rate of 9.99%.

Effective Date. The information about the costs of the card described in this application is accurate as of **July 1, 2010**. This information may have changed after that date. To find out what may have changed, contact Credit Union.

OTHER DISCLOSURES

Inactivity Fee	None
Late Payment Fee	UPTO \$20.00 if you are 11 or more days late
Rush Fee	\$20.00
Emergency Card Replacement Fee	\$150.00