



12837 SR 68 S  
 Kenton, OH 43326  
 419-674-4998  
 800-333-9571  
 Fax: 419-675-1730  
 www.questfcu.com



## APPLICATION AND SOLICITATION DISCLOSURE

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>5.99% to 11.90%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>5.99% to 11.90%</b> when you open your account, based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>5.99% to 11.90%</b> when you open your account, based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<b>11.90%</b> This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
<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>Minimum Interest Charge</b>	<b>None</b>
<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>Set-up and Maintenance Fees</b> - Account Set-up Fee	<b>None</b>
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$10.00</b> Up to <b>\$10.00</b>

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

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of October 1, 2015 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00
Document Copy Fee	None
Rush Fee	\$15.00
Emergency Card Replacement Fee	None
PIN Replacement Fee	None
Card Replacement Fee	\$5.00