



**TOBACCO VALLEY TEACHERS  
FEDERAL CREDIT UNION**  
182 South Road • Enfield, CT 06082-4454  
860-253-4780 • 800-749-8305  
Fax: 860-253-4785

**APPLICATION AND  
SOLICITATION AND  
DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Classic</b>  <b>Visa Platinum</b>
<b>APR for Balance Transfers</b>	<b>Visa Classic</b>  <b>Visa Platinum</b>
<b>APR for Cash Advances</b>	<b>Visa Classic</b>  <b>Visa Platinum</b>
<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 - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$30.00</b> Up to <b>\$35.00</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:

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 Platinum 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**

SEE NEXT PAGE for more important information about your account.

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 five 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 \$30.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$40.00.

Statement Copy Fee:

\$7.50.

Lost Card Replacement Fee:

\$10.00.

**Transfer Limitations:** You may not transfer between credit union Visa credit card accounts.

**Visa Classic Scorecard Reward Points:** The Credit Union Scorecard Bonus Points program is subject to separate terms and conditions for participation in the program and use of points for travel and gift rewards. Use and terms of the Scorecard Bonus Points program are subject to change at any time.