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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Platinum</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p> <p><b>Visa Classic</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p> <p><b>Student Starter Visa</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p> <p><b>Golden Owl Visa</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p> <p><b>Visa Classic</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p> <p><b>Student Starter Visa</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p> <p><b>Golden Owl Visa</b>            Introductory APR until the end of your billing cycle July 2023.            After that, your APR will be <b>to</b> , based on your creditworthiness.</p>

<b>APR for Cash Advances</b>	<b>Visa Platinum</b> to , based on your creditworthiness. <b>Visa Classic</b> to , based on your creditworthiness. <b>Student Starter Visa</b> to , based on your creditworthiness. <b>Golden Owl Visa</b> to , based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<b>Visa Platinum</b>  <b>Visa Classic</b>  <b>Student Starter Visa</b>  <b>Golden Owl Visa</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>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</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>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Convenience Check Fee  - Foreign Transaction Fee	<b>\$5.00</b> or <b>2.00%</b> of the amount of each balance transfer, whichever is greater <b>\$5.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater <b>\$5.00</b> or <b>2.00%</b> of the amount of each convenience check, whichever is greater <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$24.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account from 05/01/2022 until 06/30/2022. Any existing balances on Educational Employees Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**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:  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Other Fees & Disclosures:**

Late Payment Fee: \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge): \$5.00 or 2.00% of the amount of each balance transfer, whichever is greater. This fee will be waived during the promotional period.

Cash Advance Fee (Finance Charge): \$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Convenience Check Fee (Finance Charge): \$5.00 or 2.00% of the amount of the convenience check, whichever is greater.

Returned Payment Fee: \$24.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$24.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee: \$5.00.

Replacement Card Rush Fee: \$15.00 two to three-day rush.

Statement Copy Fee: \$3.00 per document.

Account Research Fee: \$20.00 hour - 1 hour minimum.

Stop Payment on Recurring Visa Transaction: \$15.00.

Stop Payment on Visa Convenience Check: \$15.00.

Copy of Visa Draft: \$12.00 Each.