



RIVERSIDE FEDERAL CREDIT UNION
 245 Vulcan St. 315 Stahl Rd.
 Buffalo, NY 14207-1295 Getzville, NY 14068
 716-875-1747



**VISA CLASSIC
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.90% or 18.00% when you open your account, based on your creditworthiness.
APR for Balance Transfers	15.00%
APR for Cash Advances	15.00%
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .
Fees	
Transaction Fees	
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$37.00
- Returned Payment Fee	Up to \$37.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of June 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	\$26.00 or the amount of the required minimum payment, whichever is less, if you are ten 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 \$37.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$26.00 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 \$37.00 or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	\$10.00