

**Dawson Co-op Credit Union**

PO Box 1002, Dawson MN 56232 Ph:320-769-2908 Fax: 320-769-2431  
 Boyd Branch: PO Box 245 Boyd MN 56218 PH: 320-855-9900  
 Renville Branch: PO Box 585, Renville MN 56282 PH:320-329-3152



**VISA PLATINUM  
 APPLICATION AND SOLICITATION DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.90%</b>
<b>APR for Cash Advances</b>	<b>9.90%</b>
<b>APR for Balance Transfers</b>	<b>9.90%</b>
<b>Minimum Interest Charge</b>	<b>None</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 do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Application Fee	<b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>\$1.00</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$15.00</b> <b>None</b> Up to <b>\$20.00</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 **September 1, 2011**. This information may have change after that date. To find out what may have changed, contact the Credit Union.

**OTHER DISCLOSURES**

Late Payment Fee	<b>\$15.00</b> or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
Returned Payment Fee	<b>\$20.00</b> or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$2.00</b>
Rush Fee	<b>\$15.00</b>
Emergency Card Replacement Fee	<b>\$150.00</b>
Card Replacement Fee	<b>\$15.00</b>