



**DEEPWATER INDUSTRIES
FEDERAL CREDIT UNION**
565 N Broadway • PO Box 42
Deepwater, NJ 08023-0042
(856) 299-1279 • Fax: (856) 299-0287
www.deepwaterind.org

**VISA CLASSIC/VISA GOLD/VISA PLATINUM
Application and Solicitation Disclosure**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 13.00% Visa Gold 8.90% Visa Platinum 6.90%
APR for Balance Transfers	Visa Classic 13.00% Visa Gold 8.90% Visa Platinum 6.90%
APR for Cash Advances	Visa Classic 16.50% Visa Gold 12.90% Visa Platinum 6.90%
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	
Set-up and Maintenance Fees - Annual Fee - Program Fee	None None
Transaction Fees - Foreign Transaction Fee - Transaction Fee for Purchases	None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$25.00

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 November 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	\$20.00 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	\$25.00 or the amount of the required minimum payment, whichever is less.
NSF Fee	\$30.00