



**ROCKLAND EMPLOYEES
FEDERAL CREDIT UNION**
170 East Central Ave
Spring Valley, NY 10977
Phone: (845) 371-5804 Fax: (845) 371-2652
www.refcu.org

**APPLICATION AND
SOLICITATION
DISCLOSURE**



PLATINUM / SECURED / STUDENT

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 7.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 12.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Secured 7.99% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 13.99%.</p> <p>Visa Student 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.99%.</p>
APR for Balance Transfers	<p>Visa Platinum 12.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Secured 13.99%</p> <p>Visa Student 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.99%.</p>
APR for Cash Advances	<p>Visa Platinum 12.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Secured 13.99%</p> <p>Visa Student 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 12.99%.</p>
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.
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 - Balance Transfer Fee - Cash Advance Fee - Visa Platinum, Visa Secured - Cash Advance Fee - Visa Student - Foreign Transaction Fee	None \$5.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$500.00) None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 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: 12/02/2022

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

For California Borrowers, the Visa Platinum, Visa Secured and Visa Student 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 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge) - Visa Platinum, Visa Secured:

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$500.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.