



423 Lynch Street  
 St. Louis, MO 63118  
 877-325-2848  
 www.togethercu.org

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for Purchases**

**Preferred Platinum**

**8.40% to 18.40%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Platinum Points**

**10.40% to 20.40%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Signature**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **12.75% to 22.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Platinum**

**11.90% to 21.90%**, based on your creditworthiness.

**Secured Platinum**

**14.90%**

**APR for Balance Transfers**

**Preferred Platinum**

**8.40% to 18.40%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Platinum Points**

**10.40% to 20.40%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Visa Signature**

**0.00%** Introductory APR for 12 months from account opening.

After that, your APR will be **12.75% to 22.75%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Platinum**

**11.90% to 21.90%**, based on your creditworthiness.

**Secured Platinum**

**14.90%**

<b>APR for Cash Advances</b>	<p><b>Preferred Platinum</b>  <b>10.40% to 22.40%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum Points</b>  <b>12.40% to 24.40%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b>  <b>14.75% to 25.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Platinum</b>  <b>13.90% to 25.00%</b>, based on your creditworthiness.</p> <p><b>Secured Platinum</b>  <b>18.90%</b></p>
<b>Penalty APR and When it Applies</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 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 - Preferred Platinum - Cash Advance Fee - Platinum Points - Cash Advance Fee - Platinum - Cash Advance Fee - Secured Platinum - Cash Advance Fee - Visa Signature - Foreign Transaction Fee - Preferred Platinum - Foreign Transaction Fee - Platinum Points - Foreign Transaction Fee - Platinum - Foreign Transaction Fee - Visa Signature - Foreign Transaction Fee - Secured Platinum	<b>None</b> <b>\$2.00</b> <b>\$2.00</b> <b>\$2.00</b> <b>\$2.00</b> <b>\$10.00 or 3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars <b>1.00%</b> of each transaction in U.S. dollars <b>1.00%</b> of each transaction in U.S. dollars <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee – Preferred Platinum, Platinum Points, Visa Signature, Platinum - Late Payment Fee - Secured Platinum - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$5.00</b> Up to <b>\$25.00</b>

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

**Promotional Period for Introductory APR - Visa Signature:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any

existing balances on Together 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: August 1, 2022 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Missouri Fee Notice - Preferred Platinum, Platinum Points, Visa Signature and Platinum:** Credit card fees are governed by §408.145 of the Missouri Revised Statutes.

**Missouri Fee Notice - Secured Platinum:** Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

**For California Borrowers, the Secured Platinum is a secured credit card. 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:**

For Secured Platinum Only: The following fees do not apply to borrowers in the State of Missouri: Account Set-up Fee, Program Fee, Participation Fee, Additional Card Fee, Application Fee, Balance Transfer Fee, Transaction Fee for Purchases, Foreign Transaction Fee, Over-the-Credit Limit Fee, Statement Copy Fee, Document Copy Fee, Rush Fee, Emergency Card Replacement Fee, PIN Replacement Fee, Card Replacement Fee and Unreturned Card Fee.

Late Payment Fee - Preferred Platinum, Platinum Points, Visa Signature and Platinum: \$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.

Late Payment Fee - Secured Platinum: \$5.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Cash Advance Fee (Finance Charge) - Preferred Platinum, Platinum Points, Platinum and Secured Platinum: \$2.00.

Cash Advance Fee (Finance Charge) - Visa Signature: \$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee: \$10.00. If your account is subject to the Pay-By-Phone Fee, except as applicable by law, a fee will be charged for each time you make an expedited payment by telephone.

Rush Fee - Preferred Platinum, Platinum Points, Visa Signature and Platinum: Up to \$30.00.

Statement Copy Fee - Preferred Platinum, Platinum Points, Visa Signature and Platinum: \$2.00 per document. However, this fee is waived if you are an Eagle Advantage member.