

St. Anne's Credit Union
 286 Oliver Street
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 Fall River, Massachusetts 02724
 (508)324-7300
 www.stannes.com
 info@stannes.com

**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Titanium Rewards Credit Card 12.50% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Wall Street Journal Prime Rate.
APR for Balance Transfers	Titanium Rewards Credit Card 12.50 to 18.00 when you open your account, based on your creditworthiness. This APR will vary with the market based on the Wall Street Journal Prime Rate.
APR for Cash Advances	Titanium Rewards Credit Card 12.50% to 18.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Wall Street Journal Prime Rate.
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	
- Transaction Fee for Purchases	None
- Balance Transfer Fee	\$10.00 or 3.00% of each balance transfer, whichever is greater. Maximum: \$100.00.
- Cash Advance Fee	None
- Foreign Transaction Fee	None
- Convenience Check Fee	3.00% of each convenience check (minimum fee of \$10.00 and maximum fee of \$100.00)
- Foreign Currency Conversion Fee	1.00% on any foreign currency conversion.
Penalty Fees	
- Late Payment Fee	Up to \$10.00
- Returned Payment Fee	Up to \$25.00

SEE NEXT PAGE for more important information about your account.



- Over-the-Credit Limit Fee

None

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

Other Fees & Disclosures:

Late Payment Fee: \$10.00 or the amount of the required minimum payment, whichever is less, if you are 25 or more days late in making a payment.

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

Returned Convenience Check Fee: \$27.00 or the amount of the returned convenience check, whichever is less.

Statement Copy Fee: None.

Document Copy Fee: None.

Rush Fee: \$25.00

Emergency Card Replacement Fee: \$25.00

PIN Replacement Fee: None.

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