



**VERMONT FEDERAL**  
CREDIT UNION

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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**VISA SIGNATURE REWARDS/VISA PLATINUM**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Signature Rewards</b> <b>13.70% to 18.00%</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>Visa Platinum</b> <b>10.70% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>Visa Signature Rewards</b> <b>13.70% to 18.00%</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>Visa Platinum</b> <b>0.00%</b> Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be <b>10.70% to 18.00%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>Visa Signature Rewards</b> <b>13.70% to 18.00%</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>Visa Platinum</b> <b>10.70% to 18.00%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</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	<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>
Fees	
<b>Transaction Fees</b> - Balance Transfer Fee - Visa Platinum - Cash Advance Fee - Foreign Transaction Fee	<p><b>2.00%</b> of the amount of each balance transfer</p> <p><b>\$5.00 or 2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$20.00</b>)</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>

SEE NEXT PAGE for more important information about your account.

<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$20.00</b>
- Returned Payment Fee	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 Platinum:**

The Introductory APR for balance transfers will apply to transactions posted to your account until 04/15/2026. Any existing balances on Vermont Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

#### **Effective Date:**

The information about the costs of the card described in this application is accurate as of: December 26th, 2025  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Signature Rewards and Visa Platinum 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.**

#### **Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

#### **Other Fees & Disclosures:**

##### Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

##### Balance Transfer Fee (Finance Charge) - Visa Platinum:

2.00% of each balance transfer. However, this fee is waived after the promotional period as stated in the Promotional Period for Introductory APR above.

##### Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$20.00.

##### Returned Payment Fee:

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

##### Card Replacement Fee:

\$15.00.

##### Document Copy Fee:

\$5.00.

##### Emergency Card Replacement Fee:

\$165.00.

##### Rush Fee:

\$55.00.

##### Statement Copy Fee:

\$5.00.