



**TOBACCO VALLEY TEACHERS
FEDERAL CREDIT UNION**
182 South Road • Enfield, CT 06082-4454
860-253-4780 • 800-749-8305
Fax: 860-253-4785

**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA CLASSIC/VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 11.88% Visa Platinum 9.99%
APR for Balance Transfers	Visa Classic 11.88% Visa Platinum 9.99%
APR for Cash Advances	Visa Classic 11.88% Visa Platinum 9.99%
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None 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 \$30.00 Up to \$35.00

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: October 19, 2017
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic 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

