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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



**VISA CLASSIC/ VISA GOLD/
 VISA CASHBACK REWARDS**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 12.90% Visa Gold 10.90% Visa CashBack Rewards 19.99%
APR for Balance Transfers	Visa Classic 12.90% Visa Gold 10.90% Visa CashBack Rewards 19.99%
APR for Cash Advances	Visa Classic 12.90% Visa Gold 10.90% Visa CashBack Rewards 19.99%
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 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: April 15, 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 Classic, Visa Gold and Visa CashBack Rewards 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: \$20.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

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

Card Replacement Fee: \$5.00.

Statement Copy Fee: \$5.00.

Detach and Retain Disclosure for Your Records

Cash Back Credit Card Addendum

These Rules govern your participation in North Central Area Credit Union's Visa Cash Back Credit Card Program (also referred to as the Program). Your participation in this Program enables you to earn cash back rewards that will be deposited directly into your North Central Area Credit Union account. "We", "us" and "ours" means or refers to this Credit Union. "Cardholder" means an individual who has requested and/or received a Visa Cash Back Credit Card (also referred to as a "Card"). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. We issue and administer all Cards. Your rewards can be found by accessing your online banking account at www.ncacu.org or by contacting us at 989-910-5135. Hours of operation are Monday-Thursday 8:30 am-5:00 pm and Friday 8:30 am-6:00 pm ET. We manage and administer the Program. These Rules and Card transactions are also subject to other agreements you may have with us (for example, card, Cardholder agreements).

General

The Program is offered at the sole discretion of North Central Area Credit Union. We reserve the right to change these Rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding cash back rewards. We do not assume any liability whatsoever for these changes.

1. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fees and schedules.
2. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules, we, at our sole discretion, reserve the right to cancel your participation in the Program.
3. You are responsible for any personal tax liability related to participation in the Program or as a result of cash back rewards earned or redeemed.
4. The Program is void where prohibited by law.
5. We reserve the right to alter the Program and policies and will be the final authority on cash back rewards credits and award qualifications.

Earning Cash Back Rewards

1. Cardholders will earn 1% cash back for every one U.S. dollar (1\$) in eligible net purchases made on their Visa Cash Back Credit Card rounded to the nearest whole dollar.
2. "New Purchases" are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from cash back rewards calculation include the following: (a) cash advances, ATM withdrawals, convenience checks, balance transfers, and any PIN (Personal Identification Number) transactions, except as otherwise permitted in special promotional offers; (b) any fees and card-related charges posted to the Card account, including late fees and finance charges as outlined in the applicable Cardholder agreement; or (c) tax payments or any unauthorized charges of transactions.
4. Negative cash back rewards will post on a statement if returns or credits exceed purchases.
5. Cash back rewards may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed or suspended. If the account is closed by either you or us for any reason, all cash back rewards that have been accumulated or unused will be forfeited immediately.
6. Cash back rewards accrual will begin upon activation of your Card.
7. The amount of cash back rewards a Cardholder can earn in a calendar year is unlimited.
8. Cash back rewards earned will be credited to credit card account on the monthly basis and will be displayed on the monthly statement. Rewards deposited will not bump payment due date or last transaction date. Rewards are deposited onto the Credit Card the last day of the month.
9. Cash back rewards do not expire. Cash back rewards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.

Redeeming Cash Back Rewards

Visit our Online Banking or mobile app, contact us at 989-910-5135, or visit our branches for redemption inquiries.