



Day Air Credit Union Inc.
 PO Box 292980
 Kettering, OH 45429-8980



VISA PLATINUM PLUS AND VISA PLATINUM APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Plus</p> <p>when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum</p> <p>when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Platinum Plus</p> <p>Visa Platinum</p>
APR for Balance Transfers	<p>Visa Platinum Plus</p> <p>when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum</p> <p>when you open your account, based on your creditworthiness.</p>
Penalty APR and When it Applies	None
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will be charged on any dollar amount.
How to Avoid Paying Interest for Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
FEES	
Set-up and Maintenance Fees	
<ul style="list-style-type: none"> Replacement Card Fee Inactive Card Fee 	<p>\$ per card</p> <p>\$ annually, if the account has a zero balance and no transactions within a 12 month period</p>
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee Transaction Fee for Purchases 	<p>\$ or % of the amount of each cash advance, whichever is greater</p> <p>of each transaction in U.S. dollars</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Over-the-Credit-Limit Fee Returned Payment Fee 	<p>\$ if you are ten (10) or more days late</p> <p>\$ per returned payment</p>

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Effective Date. The information about the costs of the card described in this application is accurate as this information may have changed after that date. To find out what may have changed, contact the Credit Union.