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## CREDIT CARD SOLICITATION DISCLOSURE FOR VISA SIGNATURE



**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of \_\_\_\_\_. The information may have changed after that date. To find out what may have changed call us at 1-800-639-5550 or write us at P.O. Box 10659, Portland, ME 04104. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

### Interest Rates and Interest Charges

<b>ANNUAL PERCENTAGE RATE</b> for Purchases	VISA Signature Rewards – <b>18.00%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Balance Transfers	VISA Signature Rewards – <b>18.00%</b>
<b>ANNUAL PERCENTAGE RATE</b> for Cash Advances	VISA Signature Rewards – <b>18.00%</b>
<b>Paying Interest</b>	Your due date is at least 28 days after the close of each billing cycle. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>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>

### Fees

<b>Transaction Fees</b> Foreign Transactions	1% of each transaction in U.S. dollars
<b>Penalty Fees</b> Late Payment	If your payment is <b>20</b> or more days late you will be charged <b>\$25.00</b> .
<b>Other Fees</b> Rush Fee Statement Fee Copy of Sales Draft Fee Card Replacement Fee Inactivity Fee	\$50.00 \$5.00 \$5.00 \$10.00 \$25.00 for no transactions in 12 months.

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".

**Cash Back Rewards:** Visa Signature cards earn 1.5% on a qualifying purchase and will be automatically deposited into your primary share/savings account each month.