



Bay Credit Union
Your Community Credit Union

601 N Highway 231
Panama City, FL 32405
850-785-6103
Fax: 850-872-3705
www.baycu.com



APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Gold when you open your account, based on your creditworthiness.</p> <p>Visa Platinum when you open your account, based on your creditworthiness.</p> <p>Visa Secured</p>
APR for Cash Advances	<p>Visa Gold when you open your account, based on your creditworthiness.</p> <p>Visa Platinum when you open your account, based on your creditworthiness.</p> <p>Visa Secured</p>
APR for Balance Transfers	<p>Visa Gold when you open your account, based on your creditworthiness.</p> <p>Visa Platinum when you open your account, based on your creditworthiness.</p> <p>Visa Secured</p>
How to Avoid Paying Interest on 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	
Annual Fee	
<ul style="list-style-type: none"> Annual Fee - Visa Gold Annual Fee - Visa Platinum 	
Transaction Fees	
<ul style="list-style-type: none"> Foreign Transaction Fee 	of each transaction in U.S. dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Fee Returned Payment Fee 	of the payment due; whichever is greater

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

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

OTHER DISCLOSURES

Statement Copy Fee

Document Copy Fee

Rush Fee

Pay By Phone Fee