



VISA PLATINUM APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.25% to 18.00% when you open your account, based on your creditworthiness.
APR for Balance Transfers	10.25% to 18.00% when you open your account, based on your creditworthiness.
APR for Cash Advances	10.25% to 18.00% when you open your account, based on your creditworthiness.
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.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	- None - None - None - None - None - None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	- None - None - 1.00% of each transaction in U.S. dollars - None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	- Up to \$20.00 - None - 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 August 23, 2023. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.



OTHER DISCLOSURES

Late Payment Fee:	\$20.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Returned Payment Fee:	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten or more days late in making a payment.
Statement Copy Fee	\$3.00
Document Copy Fee	None
Emergency Card Replacement Fee	None
PIN Replacement Fee	None
Card Replacement Fee	None
Unreturned Card Fee	None
Card Recovery Fee	None
Pay-by-Phone Fee	\$5.00
Rush Fee	\$50.00 1 day rush
Rush Fee	\$50.00 2 day rush
Account Research Fee	\$10.00 per hour

Mailing Address:

P.O. Box 1734
Atlanta, GA 30301

Website:

creditunion.coca-cola.com

Email:

creditunion@coca-cola.com

Member Services

Telephone: (404) 676-2586
Toll Free: (877) 277-2586
Fax: (404) 598-2586

Physical Address:

1 Coca-Cola Plaza NW
Atlanta, GA 30313