



**ABBOTT LABORATORIES
 EMPLOYEES CREDIT UNION**
 401 N Riverside Dr Suite 1A
 Gurnee, IL 60031
 800.762.9988
 alecu.org



**ALEC SELECT/ALEC SELECT REWARDS/ALEC SIGNATURE REWARDS
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>ALEC Select 1.95% Introductory APR for a period of twelve billing cycles.</p> <p>After that your APR will be 8.45% to 17.45% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>ALEC Select Rewards 1.95% Introductory APR for a period of twelve billing cycles.</p> <p>After that your APR will be 10.45% to 19.45% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>ALEC Signature Rewards 12.45% to 13.45% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>ALEC Select 1.95% Introductory APR for a period of twelve billing cycles.</p> <p>After that your APR will be 8.45% to 17.45% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>ALEC Select Rewards 1.95% Introductory APR for a period of twelve billing cycles.</p> <p>After that your APR will be 10.45% to 19.45% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>ALEC Signature Rewards 12.45% to 13.45% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>ALEC Select 8.45% to 17.45% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>ALEC Select Rewards 10.45% to 19.45% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

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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 3.00% of the amount of each cash advance (Maximum Fee: \$50.00) 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$24.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

ALEC Select – Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first twelve months following the opening of your account. Balances transferred from another ALEC account are not eligible for the introductory APR.

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Effective Date:

The information about the costs of the card described in this application is accurate as of December 31, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00	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	\$24.00	or the amount of the required minimum payment, whichever is less.