



Your life. Your financial watchdog.
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APPLICATION & SOLICITATION DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Visa Low Rate

Introductory APR for a period of six billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum

Introductory APR for a period of six billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature

Introductory APR for a period of six billing cycles.

After that, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Secured/Student

Introductory APR for a period of six billing cycles.

After that, your APR will be . This APR will vary with the market based on the Prime Rate.

<p>APR for Balance Transfers</p>	<p>Visa Low Rate Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured/Student Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Low Rate Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured/Student Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p>

Penalty APR and When it Applies	Visa Low Rate Visa Platinum Visa Signature Visa Secured/Student
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	If you are charged interest, the charge will be no less than \$0.50 .
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	
Annual Fee	None
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$27.00 Up to \$27.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

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.

For California Borrowers, the Visa Low Rate, Visa Platinum, Visa Signature and Visa Secured/Student are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee **\$27.00** or the amount of the required minimum payment, whichever is less, if you fail to make your required minimum payment by the final calendar day of the month in which your payment is due.

Returned Payment Fee **\$27.00** or the amount of the required minimum payment, whichever is less.