



Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

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 Platinum Rewards

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

This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

Visa Platinum

Introductory APR for a period of 12 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 Rewards

Introductory APR for a period of 12 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

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances	Visa Platinum to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured This APR will vary with the market based on the Prime Rate.
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	
Set-up and Maintenance Fees - Annual Fee - Additional Card Fee - Application Fee	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 \$25.00 None Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Visa Platinum, Visa Platinum Rewards:

The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account.

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 Platinum, Visa Platinum Rewards and Visa Secured 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are eleven or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

None.

Document Copy Fee:

\$2.00 per document.

Emergency Card Replacement Fee:

\$135.00.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

None.

Rush Fee:

\$45.00.

Statement Copy Fee:

\$2.00 per document.

Unreturned Card Fee:

None.