

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases
Visa Platinum

0% Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be

10.15%, 12.15%, 15.15% or 19.15%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Rewards

0% Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be

11.15%, 13.15%, 16.15% or 20.15%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Cash Rewards

0% Introductory APR for a period of 12 billing cycles.

After that your APR will be

12.15%, 14.15%, 17.15% or 21.15%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances
Visa Platinum

0% Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **10.15%, 12.15%, 15.15% or 19.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Rewards

0% Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **11.15%, 13.15%, 16.15% or 20.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Cash Rewards

0% Introductory APR for a period of 12 billing cycles.

After that your APR will be **12.15%, 14.15%, 17.15% or 21.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers
Visa Platinum

0% Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **10.15%, 12.15%, 15.15% or 19.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum Rewards

0% Introductory APR for a period of twelve (12) billing cycles.

After that your APR will be **11.15%, 13.15%, 16.15% or 20.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Cash Rewards

0% Introductory APR for a period of 12 billing cycles.

After that your APR will be **12.15%, 14.15%, 17.15% or 21.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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Interest Rates and Interest Charges	
Penalty APR and When It Applies	<p>Visa Platinum 22.15% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 23.15% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Cash Rewards 24.15% This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> • Make a late payment <p>How long will the penalty APR apply? If your APRs are increased for this reason, the penalty APR will apply until you make at least six (6) consecutive minimum payments when due.</p>
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	
<ul style="list-style-type: none"> • Annual Fee • Account Set-up Fee • Program Fee • Participation Fee • Additional Card Fee • Application Fee 	<p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p> <p>None</p>
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance/ATM Fee • Foreign Transaction Fee • Transaction Fee for Purchases 	<p>2% or \$10.00, whichever is greater</p> <p>2% or \$10.00, whichever is greater</p> <p>1% of each transaction in U.S. dollars</p> <p>None</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit-Limit Fee • Returned Payment Fee 	<p>Up to \$37.00</p> <p>\$25.00</p> <p>\$25.00</p>

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

Loss of Introductory APR: We may end your Introductory APR for purchases, balance transfers and cash advances and apply the penalty APR if you are 60 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed penalty APR if you are 60 days late in making a payment or make a payment that is returned.

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Effective Date

The information about the costs of the card described in this application is accurate as of **January 3, 2019**. 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 Cash Rewards 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 Disclosures

Late Payment Fee	\$37.00 or the amount of the required minimum payment, whichever is less.
Over-the-Credit-Limit Fee	\$25.00
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Document Copy Fee	\$5.00
Rush Fee	\$30.00
Emergency Card Replacement Fee	\$30.00
PIN Replacement Fee	None
Card Replacement Fee	\$10.00
Unreturned Card Fee	None
Stop Payment for Convenience Check Fee	\$20.00