

VISA PLATINUM/VISA PLATINUM WITH REWARDS/VISA  
SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Platinum</b> <b>9.49% , 10.90% or 13.90%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum with Rewards</b> <b>10.99%, 12.40% or 15.40%</b> , based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>15.98%</b></p>
APR for Balance Transfers	<p><b>Visa Platinum</b> <b>9.49% , 10.90% or 13.90%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum with Rewards</b> <b>10.99%, 12.40% or 15.40%</b> , based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>15.98%</b></p>
APR for Cash Advances	<p><b>Visa Platinum</b> <b>9.49% , 10.90% or 13.90%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum with Rewards</b> <b>10.99%, 12.40% or 15.40%</b> , based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>15.98%</b></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.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee	<p><b>None</b> <b>None</b> <b>None</b> <b>None</b> <b>None</b></p>

<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> <b>None</b> Up to <b>\$35.00</b>

**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: **April 05, 2022**

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 with 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 11 or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$15.00.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

Rush Fee:

Up to \$50.00.

Statement Copy Fee:

\$10.00.

Unreturned Card Fee:

None.

Account Research Fee:

\$25.00 per hour, minimum of \$25.00.