



**VISA SIGNATURE/VISA PLATINUM
STUDENT/VISA CLASSIC/VISA SECURED**

Interest Rates and Interest Charges

**Annual Percentage Rate (APR) for
Purchases**

Visa Signature

12.24% to 15.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum

10.24% to 13.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Student

13.24%. This APR will vary with the market based on the Prime Rate.

Visa Classic

12.24% to 17.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Secured

10.24% to 17.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

Visa Signature

12.24% to 15.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Platinum

10.24% to 13.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Student

13.24%. This APR will vary with the market based on the Prime Rate.

Visa Classic

12.24% to 17.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Secured

10.24% to 17.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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| <p>APR for Cash Advances</p> | <p>Visa Signature 12.24% to 15.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 10.24% to 13.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Student 13.24%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 12.24% to 17.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 10.24% to 17.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <p>Penalty APR and When it Applies</p> | <p>Visa Signature 24.99%</p> <p>Visa Platinum 18.24%. This APR will vary with the market based on the Prime Rate.</p> <p>Student 18.24%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 18.24%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 18.24%. This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p> |
| <p>How to Avoid Paying Interest on Purchases</p> | <p>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.</p> |
| <p>Minimum Interest Charge</p> | <p>None</p> |
| <p>For Credit Card Tips from the Consumer Financial Protection Bureau</p> | <p>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.</p> |
| <p>Fees</p> | |
| <p>Annual Fee - Annual Fee</p> | <p>None</p> |

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| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | \$10.00 or 3.00% of the amount of each balance transfer, whichever is greater 3.00% of the amount of each cash advance 2.00% of each transaction in U.S. dollars |
| Penalty Fees - Late Payment Fee - Visa Signature, Visa Platinum, Visa Classic, Visa Secured - Late Payment Fee - Student - Over-the-Credit Limit Fee - Returned Payment Fee - Visa Signature, Visa Platinum, Visa Classic, Visa Secured - Returned Payment Fee - Student | Up to \$37.00 Up to \$25.00 None Up to \$37.00 Up to \$25.00 |

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

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date: The information about the costs of the card described in this application is accurate as of: April 01, 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 Signature, Visa Platinum, Student, Visa Classic 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 - Visa Signature, Visa Platinum, Visa Classic, Visa Secured: \$27.00 or the amount of the required minimum payment, whichever is less, if you are 15 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 \$37.00 or the amount of the required minimum payment, whichever is less.

Late Payment Fee - Student: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge): \$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge): 3.00% of each cash advance.

Returned Payment Fee - Visa Signature, Visa Platinum, Visa Classic, Visa Secured: \$27.00 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 \$37.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee - Student: \$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$35.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee: None.

Document Copy Fee: None.

Emergency Card Replacement Fee: None.

Pay-by-Phone Fee: \$8.00.

Statement Copy Fee: \$2.00.

Variable Rate: The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July and October), to which we add a margin. For Visa Platinum, Student, Visa Classic, and Visa Secured, the ANNUAL PERCENTAGE RATE will never be greater than 19.99%. For Visa Signature, the ANNUAL PERCENTAGE RATE will never be greater than 24.99%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest you will pay, may increase your minimum payment, and may increase the number of payments to pay off your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margins:

Visa Signature

Purchases will be charged at 8.74% to 11.74% above the Index.
Balance Transfers will be charged at 8.74% to 11.74% above the Index.
Cash Advances will be charged at 8.74% to 11.74% above the Index.

Visa Platinum

Purchases will be charged at 6.74% to 9.74% above the Index
Balance Transfers will be charged at 6.74% to 9.74% above the Index.
Cash Advances will be charged at 6.74% to 9.74% above the Index.
Penalty Rates will be charged at 14.74% above the Index.

Student

Purchases will be charged at 9.74% above the Index.
Balance Transfers will be charged at 9.74% above the Index.
Cash Advances will be charged at 9.74% above the Index.
Penalty Rates will be charged at 14.74% above the Index.

Visa Classic

Purchases will be charged at 8.74% to 13.74% above the Index.
Balance Transfers will be charged at 8.74% to 13.74% above the Index.
Cash Advances will be charged at 8.74% to 13.74% above the Index.
Penalty Rates will be charged at 14.74% above the Index.

Visa Secured

Purchases will be charged at 6.74% to 13.74% above the Index.
Balance Transfers will be charged at 6.74% to 13.74% above the Index.
Cash Advances will be charged at 6.74% to 13.74% above the Index.
Penalty Rates will be charged at 14.74% above the Index.