



**VISA GOLD/VISA PLATINUM REWARDS/VISA SECURED**

| <b>Interest Rates and Interest Charges</b>                                |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <p><b>Visa Gold</b><br/><b>9.90%</b></p> <p><b>Visa Platinum Rewards</b><br/><b>12.90%</b></p> <p><b>Visa Secured</b><br/><b>9.96%</b></p>   |
| <b>APR for Balance Transfers</b>  | <p><b>Visa Gold</b><br/>9.90%</p> <p><b>Visa Platinum Rewards</b><br/>12.90%</p> <p><b>Visa Secured</b><br/>9.96%</p>  |
| <b>APR for Cash Advances</b>  | <p><b>Visa Gold</b><br/>9.90%</p> <p><b>Visa Platinum Rewards</b><br/>12.90%</p> <p><b>Visa Secured</b><br/>9.96%</p>  |
| <b>Penalty APR and When it Applies</b>                                    | <p><b>Visa Gold</b><br/>None</p> <p><b>Visa Platinum Rewards</b><br/>None</p> <p><b>Visa Secured</b><br/>None</p>  |
| <b>How to Avoid Paying Interest on Purchases</b>                          | 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.   |
| <b>Minimum Interest Charge</b>  | None   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <b>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>.</b> |

| <b>Fees</b>  |  |
|--|--|
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br><br>- Foreign Transaction Fee | <b>None</b><br><b>\$2.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater<br>(Maximum Fee: <b>\$6.00</b> )<br><b>1.00%</b> of each multiple currency transaction in U.S. dollars<br><b>0.80%</b> of each single currency transaction in U.S. dollars |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee                                      | Up to <b>\$15.00</b><br>Up to <b>\$29.00</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: November 02, 2021  
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Gold, 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:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$2.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$6.00.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$29.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$30.00 second day.

On-Demand ACH Payment Fee:

\$5.00.