

**VISA PLATINUM/VISA PLATINUM PLUS/VISA GOLD/
VISA GOLD PLUS/VISA CLASSIC/VISA SECURED**

Interest Rate and Interest Charges

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

Visa Platinum

8.99

Introductory APR for a period of six billing cycles.

After that your APR will be . This APR will vary with the market based on the Prime Rate.

Visa Platinum Plus

10.99

Introductory APR for a period of six billing cycles.

After that your APR will be **12.74**. This APR will vary with the market based on the Prime Rate.

Visa Gold

11.99

Introductory APR for a period of six billing cycles.

After that your APR will be **13.74**. This APR will vary with the market based on the Prime Rate.

Visa Gold Plus

13.99

Introductory APR for a period of six billing cycles.

After that your APR will be **15.74**. This APR will vary with the market based on the Prime Rate.

Visa Classic

18.99

Introductory APR for a period of six billing cycles.

After that your APR will be **20.74**. This APR will vary with the market based on the Prime Rate.

Visa Secured

22.99

APR for Balance Transfers

Visa Platinum

Introductory APR for a period of six billing cycles.

After that your APR will be . This APR will vary with the market based on the Prime Rate.

Visa Platinum Plus

Introductory APR for a period of six billing cycles.

After that your APR will be . This APR will vary with the market based on the Prime Rate.

Visa Gold

Introductory APR for a period of six billing cycles.

After that your APR will be . This APR will vary with the market based on the Prime Rate.

Visa Gold Plus

Introductory APR for a period of six billing cycles.

After that your APR will be . This APR will vary with the market based on the Prime Rate.

Visa Classic

Introductory APR for a period of six billing cycles.

After that your APR will be . This APR will vary with the market based on the Prime Rate.

Visa Secured

APR for Cash Advances	<p>Visa Platinum</p> <p>Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Plus</p> <p>Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold</p> <p>Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Gold Plus</p> <p>Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic</p> <p>Introductory APR for a period of six billing cycles.</p> <p>After that your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured</p>
How To Avoid Paying Interest on Purchases - Visa Platinum, Visa Platinum Plus, Visa Gold, Visa Gold Plus, and Visa Classic	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.</p>
Paying Interest - Visa Secured	<p>We will begin charging interest on purchases on the transaction date.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.</p>
Fees	
Annual Fee - Annual Fee - Visa Platinum, Visa Gold, Visa Classic - Annual Fee - Visa Platinum Plus, VisaGold Plus	<p>None</p> <p>\$25.00</p>
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Visa Platinum, Visa Platinum Plus, Visa Gold, Visa Gold Plus, Visa Classic - Cash Advance Fee - Visa Secured - Foreign Transaction Fee	<p>None</p> <p>\$10.00 or 3.00% of the amount of each cash advance, whichever is greater</p> <p>\$25.00</p> <p>None</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$10.00</p> <p>Up to \$25.00</p>

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)."

Promotional Period for Introductory APR - Visa Platinum, Visa Platinum Plus, Visa Gold, Visa Gold Plus, Visa Classic:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six 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: **January 1, 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 Secured is a secured credit card. 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 Fees & Disclosures:Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Annual Fee - Visa Platinum Plus, Visa Gold Plus:

\$25.00.

Cash Advance Fee (Finance Charge) - Visa Platinum, Visa Platinum Plus, Visa Gold, Visa Gold Plus, Visa Classic:

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Cash Advance Fee (Finance Charge) - Visa Secured:

\$25.00.

Returned Payment Fee:

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

Document Copy Fee:

\$2.00 per document.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$5.00 per document.

Initial Here