

Credit Cards

Visa® Application and Solicitation Disclosure

[Platinum Cash Back](#)

[Student Platinum Cash Back Visa](#)

[Secured Visa](#)

[Stanford Alumni Rewards](#)

[Stanford Athletics® Fan Rewards](#)

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases

Platinum Cash Back Visa

10.49% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Student Platinum Cash Back Visa

5.00% fixed rate for the first sixty months.

10.49% to 17.99% after 60 months, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Secured Visa

17.99%

Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa

11.49% to 18.00%, 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

Platinum Cash Back Visa

1.99% Introductory APR for six months from account opening.

After that, your APR will be **10.49% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Student Platinum Cash Back Visa

5.00% fixed rate for the first sixty months.

10.49% to 17.99% after 60 months, based on your creditworthiness. This APR will

vary with the market based on the Prime Rate.

Secured Visa

17.99%

Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa

1.99% Introductory APR for six months from account opening.

After that, your APR will be **11.49% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

Platinum Cash Back Visa

10.49% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Student Platinum Cash Back Visa

5.00% fixed rate for the first sixty months.

10.49% to 17.99% after 60 months, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Secured Visa

17.99%

Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa

11.49% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date. This excludes our Classic Secured Visa.

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

Annual fees

None

Transaction Fees

- | | |
|---------------------------|------|
| • Balance Transfer Fee | None |
| • Cash Advance Fee | None |
| • Foreign Transaction Fee | None |

Penalty Fees

- | | |
|----------------------------------|---------------|
| • Late Payment Fee | Up to \$7.00 |
| • Returned Convenience Check Fee | Up to \$25.00 |
| • Return Payment Fee | Up to \$20.00 |

How we will calculate your balance:

We use a method called “average daily balance (including new purchases).”

Promotional Period for Introductory APR – Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa/Platinum Cash Back Visa:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on Stanford Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: 7/1/22

This information may have changed after that date. To find out what may have changed, contact the Credit Union at **888.723.7328**.

For California Borrowers, the Secured Visa 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:

\$7.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Over-the-Credit Limit Fee:

\$0.00.

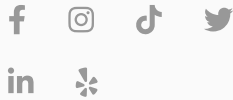
Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
\$25.00 or the amount of the returned convenience check, whichever is less.

Document Copy Fee:
\$12.00.

Rush Fee:
\$45.00.



Routing Number

321177722

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