

Disclosure Information for Visa Platinum, Visa Platinum Rewards, Visa Signature, & Visa Platinum Cash Rewards

The Visa Platinum introductory APR applies only to new credit card accounts opened on or after May 12th, 2021. Not available for HVCU credit line increases, refinances or HVCU credit card transfers. No exceptions will be made or considered. Offer may withdrawn at any time by HVCU without further notice to you.

Interest Rates and Interest Charges	Visa® Platinum	Visa® Platinum Rewards	Visa® Signature	Visa® Platinum Cash Rewards
Annual Percentage Rate (APR) for Purchases	0% Introductory APR 12 months. After that APR will be 11.50% to 15.75% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate	12.50% to 16.75% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate	12.50% to 13.50% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate	13.50% to 17.75% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate
APR for Balance Transfers	0% Introductory APR for 12 months. After that APR will be 11.50% to 15.75% This APR will vary with the market based on the Prime Rate	12.50% to 16.75% This APR will vary with the market based on the Prime Rate	12.50% to 13.50% This APR will vary with the market based on the Prime Rate	13.50% to 17.75% This APR will vary with the market based on the Prime Rate

APR for Cash Advances	0% Introductory APR for 12 months. After that APR will be			
	11.50% to 15.75% This APR will vary with the market based on the Prime Rate	12.50% to 16.75% This APR will vary with the market based on the Prime Rate	12.50% to 13.50% This APR will vary with the market based on the Prime Rate	13.50% to 17.75% This APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	None	None	None	None
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.	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. We will begin charging interest on cash advances and balance transfers on the transaction date.	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. We will begin charging interest on cash advances and balance transfers on the transaction date.	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. We will begin charging interest on cash advances and balance transfers on the transaction date.

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 .	To learn more about factors to consider when applying for or using a credit card, visit the website of 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 .	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau .
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Fees

Annual Fee	N/A	N/A	N/A	N/A
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Transaction Fees

Cash Advance	3% of advance amount	3% of advance amount	3% of advance amount	3% of advance amount
Foreign Transaction	Exchange Rate plus 1% of transaction	Exchange Rate plus 1% of transaction	N/A	Exchange Rate plus 1% of transaction

Penalty Fees

Late Payment	\$25	\$25	\$25	\$25
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How We Will Calculate Your Balance: We use a method called “average daily balance” (including purchases, cash advances and balance transfers). See the Variable Rate Credit Card Agreement and Truth in Lending Disclosure for more details.