



123 S. Marengo Ave. Pasadena, CA 91101
1-888-4WESCOM (1-888-493-7266)

CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE



MYREWARDS SIGNATURE/MYREWARDS

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for six billing cycles from Account opening. After that, Your APR will be 16.40% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for six billing cycles from Account opening. After that, Your APR will be 16.40% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	16.40% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. You will not be charged interest on purchases if You pay Your entire balance by the due date each month and Your previous balance is zero or a credit balance. You will be charged interest on cash advances and balance transfers beginning on the date Your transaction posts.
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$2.00 or 2.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$50.00) \$2.00 or 2.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$50.00) None
Penalty Fees - Late Payment Fee	Up to \$15.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Promotional Period for Introductory APR: The Introductory APR for purchases and balance transfers will apply to transactions posted to Your Account during the first six billing cycles following the opening of Your Account. On the first day of the month following six billing cycle, the APR will revert to the prevailing non-introductory APR on all balances. Any existing balances on Wescom Central Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include,

as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call Wescom Central Credit Union at 1-888-8WESCOM (1-888-893-7266), option 5 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee: \$15.00 or the amount of the required minimum payment, whichever is less, if You are 15 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Balance Transfer Fee (Finance Charge): \$2.00 or 2.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed \$50.00. However, the fee will not be assessed on transactions posted during the Promotional Period stated on the previous page. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.

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 \$50.00. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

Card Replacement Fee: \$5.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Rush Fee: \$18.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Copy Fee: \$5.00 per document. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a statement that You request.

Collection Costs: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Introductory Purchase APR is 0.00% which is a monthly periodic rate of 0.0000%.

The Purchase APR is 16.40% which is a monthly periodic rate of 1.3667%.

The Introductory Balance Transfer APR is 0.00% which is a monthly periodic rate of 0.0000%.

The Balance Transfer APR is 16.40% which is a monthly periodic rate of 1.3667%.

The Cash Advance APR is 16.40% which is a monthly periodic rate of 1.3667%.

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 monthly on the first calendar day of every month following one full billing cycle after any change reflected in the Index and will be determined by the Prime Rate on the last calendar day of the month, to which We add a margin. 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.

Margin:

Purchases will be charged at 7.90% above the Index.

Balance Transfers will be charged at 7.90% above the Index.

Cash Advances will be charged at 7.90% above the Index.