



VISA RATES AND TERMS

INTEREST RATES AND CHARGES		
Annual Percentage Rate for Purchases	Non-Variable Rate Program	8.99% to 9.99% when you open your account based on your credit worthiness.
	Variable Rate Program	9.74% to 18.24% 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	Non-Variable Rate Program	8.99% to 9.99% when you open your account based on your credit worthiness.
	Variable Rate Program	9.74% to 18.24% This rate will vary with the market based upon the Prime Rate
APR for Cash Advances	Non-Variable Rate Program	11.99% to 12.99% when you open your account based on your credit worthiness.
	Variable Rate Program	11.49% to 20.99% This rate will vary with the market based upon the Prime Rate
Penalty APR and when it applies	No penalty rate is charged	
How to Avoid Paying Interest on Purchases	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.	
Minimum Interest Charges	\$0.00	
For Credit Card Tips from the Federal Reserve Board	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	\$0.00
Transaction Fee	
• Balance Transfer Fee	\$0.00
• Cash Advance fee	\$0 if cash advance performed at RCU location. 2% of the advance amount or \$20 , whichever is greater, if cash advance performed at a non-RCU location.
• Foreign Transactions	\$0.00
Penalty Fees	
• Late Fee	Up to \$15.00
• Over Limit Fee	\$0
• Returned Payment	Up to \$22.00
Other Fees	
• Annual Redwood Rewards Plus fee (if selected)	\$0

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

The information about the costs of the card described in this application is accurate as of 4/22/2016. This information may have changed after that date. To find out what may have changed, call us at 1 (800) 479-7928.