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APPLICATION AND SOLICITATION DISCLOSURE



VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Classic 14.90% Visa Platinum Rewards/Visa Cash Back 11.90% Visa Preferred Rate 9.90%
APR for Balance Transfers	Visa Classic 14.90% Visa Platinum Rewards/Visa Cash Back 11.90% Visa Preferred Rate 9.90%
APR for Cash Advances	Visa Classic 14.90% Visa Platinum Rewards/Visa Cash Back 11.90% Visa Preferred Rate 9.90%
Penalty APR and When it Applies	Visa Classic 18.00% Visa Platinum Rewards/Visa Cash Back 18.00% Visa Preferred Rate 18.00% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 .

SEE NEXT PAGE for more important information about your account.

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 Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	\$5.00 or 1.99% of the amount of each balance transfer, whichever is greater None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

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

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date: The information about the costs of the card described in this application is accurate as of: 10/31/2024
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic, Visa Platinum Rewards/Visa Cash Back and Visa Preferred Rate are secured credit cards. 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.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Balance Transfer Fee (Finance Charge): \$5.00 or 1.99% of the amount of each balance transfer, whichever is greater.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$10.00 per card.

Emergency Card Replacement Fee: \$150.00 per request.

Pay-by-Phone Fee: \$10.00 if payment involves an expedited request with our third-party service representative.

Rush Fee: \$35.00 per request.

Statement Copy Fee: \$5.00 per copy.

Account Research Fee: \$25.00 per hour, minimum of \$25.00.

Convenience Check Stop Payment Fee: \$25.00 per check.