



1351 Harter Parkway
Yuba City, CA 95993

APPLICATION AND
SOLICITATION
DISCLOSURE



VISA PREMIER/VISA PREMIER REWARDS/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Premier 8.99% , 11.99% or 18.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be 8.99% to 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Premier Rewards 10.99% or 13.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be 10.99% or 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 22.99%
APR for Balance Transfers	Visa Premier 8.99% , 11.99% or 18.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be 8.99% to 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Premier Rewards 10.99% or 13.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be 10.99% or 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 22.99%

APR for Cash Advances	Visa Premier 8.99% , 11.99% or 18.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be 8.99% to 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Premier Rewards 10.99% or 13.99% Introductory APR for a period of six billing cycles, based on your creditworthiness. After that, your APR will be 10.99% or 27.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Secured 22.99%
How to Avoid Paying Interest on Purchases – Visa Platinum, Visa Platinum Plus, Visa Gold, Visa Gold Plus, and Visa Classic	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.
Paying Interest – Visa Secured	We will begin charging interest on purchases 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 at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - International Service Assessment Fee	None \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$25.00

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

Promotional Period for Introductory APR - Visa Premier, Visa Premier Rewards: The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Effective Date: The information about the costs of the card described in this application is accurate as of: July 26, 2023 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Premier, Visa Premier Rewards, and Visa Secured 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.

Other Fees & Disclosures:

Late Payment Fee: \$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge): \$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

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

Document Copy Fee: \$2.00 per document.

Rush Fee: \$25.00.

Statement Copy Fee: \$5.00 per document.