

Credit Cards

Visa® Application and Solicitation Disclosure

Tech Card

Alumni Rewards

Athletics® Fan Rewards

Cash Rewards Visa

Student Cash Rewards Visa

Secured

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases

Tech Card/Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa
13.49% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Cash Rewards Visa
12.49% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

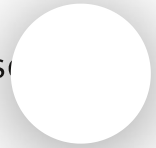
Student Cash Rewards Visa
5.00% fixed rate for the first sixty months.
12.49% to 17.99% after 60 months, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Secured Visa
17.99%

APR for Balance Transfers

Tech Card/Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa
1.99% Introductory APR for six months from account opening.

After that, your APR will be **13.49% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.



Cash Rewards Visa

1.99% Introductory APR for six months from account opening.

After that, your APR will be **12.49% to 17.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Student Cash Rewards Visa

5.00% fixed rate for the first sixty months.

12.49% to 17.99% after 60 months, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Secured Visa

17.99%

APR for Cash Advances

Tech Card/Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa

13.49% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Cash Rewards Visa

12.49% to 17.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Student Cash Rewards Visa

5.00% fixed rate for the first sixty months.

12.49% to 17.99% after 60 months, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Secured Visa

17.99%

How to Avoid Paying Interest on Purchases

Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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. This excludes our Classic Secured Visa.

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

Scroll Right for More Data

Account Description	Fee
Annual Fees	None
Transaction Fees	
Balance Transfer Fee	None
Cash Advance Fee	None
Foreign Transaction Fee	None
Penalty Fees	
Late Payment Fee	Up to \$7.00
Returned Convenience Check Fee	Up to \$25.00
Return Payment Fee	Up to \$20.00

How we will calculate your balance:

We use a method called “average daily balance (including new purchases).”

Promotional Period for Introductory APR – Tech Card/Stanford Alumni Rewards Visa/Stanford Athletics® Fan Rewards Visa/Cash Rewards Visa:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on Stanford Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: 2/1/26
This information may have changed after that date. To find out what may have changed, contact the Credit Union at **888.723.7328**.

For California Borrowers, the Secured Visa 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:
\$7.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Over-the-Credit Limit Fee:
\$0.00.

Returned Payment Fee:
\$20.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
\$25.00 or the amount of the returned convenience check, whichever is less.

Document Copy Fee:
\$12.00.

Rush Fee:
\$45.00.



Routing Number

321177722

Visit a Branch

 ATM & Branch Locator

 888.723.7328

 Virtual Branch

Some links in this site may direct you outside of the Stanford Federal Credit Union website. Stanford FCU is not responsible for the content displayed on these other websites. If you are using a screen reader and are having problems using this website, please call 888.723.7328 for assistance.

Federally Insured by NCUA | Equal Housing Lender | NMLS #729643

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