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APPLICATION AND
SOLICITATION
DISCLOSURE



SIGNATURE REWARDS VISA/PLATINUM VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Signature Rewards Visa 0.00% Introductory APR, for qualifying members, for a period of twelve billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 17.24% to 29.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Visa 0.00% Introductory APR, for qualifying members, for a period of twelve billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 9.24% to 27.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Signature Rewards Visa 0.00% Introductory APR, for qualifying members, for a period of twelve billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 17.24% to 29.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Visa 0.00% Introductory APR, for qualifying members, for a period of twelve billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 9.24% to 27.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Signature Rewards Visa 29.99% Platinum Visa 29.99%
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.
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 .

SEE NEXT PAGE for more important information about your account.

Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	2.99% of the amount of each balance transfer 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$27.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first twelve months following the opening of your account . Any existing balances on Vantage West 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: January 1, 2026.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

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:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

2.99% of each balance transfer; Minimum \$5.00.

Emergency Card Replacement Fee:

\$33.00.

Pay-by-Phone Fee:

\$15.00.