

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Classic</b> <b>12.90% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum</b> <b>9.50%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Classic</b> <b>12.90% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum</b> Introductory APR, for qualifying members, for a period of 12 billing cycles.  After that, or if you do not qualify for the Introductory APR, your APR will be <b>9.50%</b>.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Classic</b> <b>12.90% to 18.00%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum</b> <b>9.50%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Fee</b> - Annual Fee - Visa Classic - Annual Fee - Visa Platinum	<b>\$10.00</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

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

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:

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 and Visa Platinum 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.

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 20 or more days late in making a payment.

Annual Fee - Visa Classic:

\$10.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$5.00.

Statement Copy Fee:

\$5.00.