

# **APPLICATION AND SOLICITATION DISCLOSURE**



# PLATINUM REWARDS VISA/COMMUNITY VISA/SECURED VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Platinum Rewards Visa
	11.49% - 21.49% , when you open your account, based on
	your creditworthiness. This APR will vary with the market based on the Prime Rate.
	Community Visa 12.40%
	Secured Visa 12.40%
APR for Balance Transfers	Platinum Rewards Visa
	11.49% - 21.49% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	Community Visa 12.40%
	Secured Visa 12.40%
APR for Cash Advances	Visa Platinum
	<b>11.49% - 21.49%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
	your creditworthiness. This APR will vary with the market based on the Prime Rate.  Community Visa
	your creditworthiness. This APR will vary with the market based on the Prime Rate.  Community Visa 12.40%
	your creditworthiness. This APR will vary with the market based on the Prime Rate.  Community Visa
How to Avoid Paying Interest on Purchases	your creditworthiness. This APR will vary with the market based on the Prime Rate.  Community Visa 12.40%  Secured Visa 12.40%  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
	your creditworthiness. This APR will vary with the market based on the Prime Rate.  Community Visa 12.40%  Secured Visa 12.40%  Your due date is at least 25 days after the close of each billing cycle. We will
Purchases  For Credit Card Tips from the	your creditworthiness. This APR will vary with the market based on the Prime Rate.  Community Visa 12.40%  Secured Visa 12.40%  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.  To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection

## **Penalty Fees**

- Late Payment Fee
- Returned Payment Fee

Up to **\$10.00** Up to **\$15.00** 

### **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: May 31, 2023 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum Rewards Visa and the Community Visa are unsecured credit cards. 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.

#### 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):

\$2.00 or 2.00% of the amount of each cash advance, whichever is greater.

## Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.

