



**SANTA CRUZ
COMMUNITY
CREDIT UNION**

55 River Street
Santa Cruz CA 95060
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APPLICATION AND SOLICITATION DISCLOSURE



PLATINUM REWARDS VISA/COMMUNITY VISA/SECURED VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Platinum Rewards Visa 11.24% - 21.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Community Visa 12.40%</p> <p>Secured Visa 12.40%</p>
APR for Balance Transfers	<p>Platinum Rewards Visa 11.24% - 21.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Community Visa 12.40%</p> <p>Secured Visa 12.40%</p>
APR for Cash Advances	<p>Visa Platinum 11.24% - 21.24%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Community Visa 12.40%</p> <p>Secured Visa 12.40%</p>
How to Avoid Paying Interest on Purchases For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p> <p>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.</p>
Fees	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	<p>\$2.00 or 2.00% of the amount of each cash advance, whichever is greater</p> <p>1.00% of each multiple currency transaction in U.S. dollars</p> <p>0.80% of each single currency transaction in U.S. dollars</p>

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.