



Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Gold</b> Introductory APR for six months from account opening.</p> <p>After that, your APR will be .</p> <p><b>Visa Classic</b> <b>to</b> , based on your creditworthiness.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Gold</b> Introductory APR for six months from account opening.</p> <p>After that, your APR will be .</p> <p><b>Visa Classic</b> <b>to</b> , based on your creditworthiness.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Gold</b> Introductory APR for six months from account opening.</p> <p>After that, your APR will be .</p> <p><b>Visa Classic</b> <b>to</b> , based on your creditworthiness.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 24 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>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.05</b> .
<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>
<b>Fees</b>	
<b>Transaction Fees</b> - Visa International Service Assessment Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$15.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Visa Gold:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

SEE NEXT PAGE for more important information about your account.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**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 Gold and Visa Classic 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.**

**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](http://www.dfs.ny.gov).

**Other Fees & Disclosures:**Late Payment Fee:

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

Returned Payment Fee:

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

Emergency Card Replacement Fee:

\$5.00.

Rush Fee:

\$14.00.