



**VISA CLASSIC/VISA PLATINUM**

<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Classic</b>  <b>2.90%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>16.40%</b>. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>11.40%</b>. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Classic</b>  <b>2.90%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>16.40%</b>. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b>  <b>0.00%</b> Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be <b>11.40%</b>. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Classic</b>  <b>16.40%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b>  <b>11.40%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>Visa Classic</b>  <b>18.00%</b></p> <p><b>Visa Platinum</b>  <b>18.00%</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment; or</li> <li>- Go over your credit limit two times in any six-month period.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</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>
<b>Fees</b>	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>2.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$27.00</b>

**How We Will Calculate Your Balance:**

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

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or go over your credit limit two times in any six-month period.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: August 01, 2023  
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.**

**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 one or more days late in making a payment.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$2.00 per document.

Statement Copy Fee:

\$2.00 per document.

