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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



Visa Signature Rewards / Visa Credit Card / Visa Share

Secured	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Signature Rewards 7.25% to 13.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa/Visa Share Secured 7.90% to 16.90%, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Signature Rewards 7.25% to 13.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa/Visa Share Secured 7.90% to 16.90%, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Signature Rewards 7.25% to 13.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa/Visa Share Secured 7.90% to 16.90%, based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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.
Visa Signature Rewards Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None 1.00% of the amount of each cash advance None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$25.00
Visa/Visa Share Secured Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None 1.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars

Penalty Fees	
- Late Payment Fee	Up to \$15.00
- Returned Payment Fee	Up to \$25.00

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: 10/1/2020
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Share Secured is a secured credit card. Credit extended under this credit card account is secured by any shares you specifically pledge as collateral for this account on a separate Pledge of Shares. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$15.00 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):

1.00% of each cash advance.

Returned Payment Fee:

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

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$15.00.

PIN Replacement Fee:

\$10.00.

Rush Fee:

\$10.00.

Statement Copy Fee:

\$2.00.

Shipping to an Alternate Address Fee:

\$10.00.