

**IMPORTANT RATE, FEE AND OTHER COST INFORMATION**

**Interest Rates and Interest Charges**

Annual Percentage Rate (APR) for Purchase (1)	<p><b>0%</b> introductory APR for six (6) months. After that, your APR will be:  <b>11.65% to 16.65% (Platinum)</b>  <b>12.15% to 17.15% (Rewards)</b>                      The APR may vary with the market, based on the Prime Rate</p>
APR for Balance Transfers (1)	<p><b>3.90%</b> introductory APR for six (6) months. After that, your APR will be:  <b>11.65% to 16.65% (Platinum)</b>  <b>12.15% to 17.15% (Rewards)</b>                      The APR may vary with the market, based on the Prime Rate</p>
APR for Cash Advances (1)	<p><b>11.65% to 16.65% (Platinum)</b>  <b>12.15% to 17.15% (Rewards)</b>                      The APR may vary with the market, based on the Prime Rate</p>
Penalty APR and When It Applies	<p><b>19.15%</b>                      This APR may be applied to your account when payment becomes 60 days past due. How long will the penalty APR apply? If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) each month.</p>
Minimum Interest Charge	<p>None</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>.</p>

<b>Fees</b>	
<b>Annual Fee</b>	None
<p><b>Transaction Fees:</b></p> <ul style="list-style-type: none"> <li>• Balance Transfers</li> <li>• Cash Advance</li> <li>• Foreign Transactions</li> </ul>	<p><b>3%</b> of balance transfer amount  <b>5%</b> of the amount of each cash advance (<b>\$5 min., \$100 max.</b>)  <b>1%</b> charge by card issuer</p>
<p><b>Penalty Fees:</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> <li>• Over-the-Credit-Limit</li> </ul>	<p><b>\$7.00</b> after 5 days late  <b>\$20.00</b>                      None (you may not exceed your card limit)</p>
<p><b>Other Fees:</b></p> <ul style="list-style-type: none"> <li>• Convenience Check Stop Payment</li> <li>• Balance Consolidation Stop/Return Fee</li> <li>• Design Your Own Card</li> </ul>	<p><b>\$5.00</b>  <b>\$20.00</b>  <b>\$10.00</b></p>

**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 and apply the Penalty APR if our records reflect that your payments are delinquent by sixty (60) days or more. **(1) Rate differential will be based on credit score.**

The above information is current as of 01-01-2018 and is subject to change after that date. Please contact us at P.O. Box 5100, Glendora, CA 91740 or (800) 343-6328 if you wish to ascertain changes, if any, to the Credit Union's Visa Credit Card program

