

IMPORTANT RATE, FEE AND OTHER COST INFORMATION-VISA SIGNATURE REWARDS

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchase (1)	0% introductory APR for six (6) months from the day the card is open. After that, your APR will be: 11.65%-19.65% (Visa Signature Rewards) The APR may vary with the market, based on the Prime Rate
APR for Balance Transfers (1)	0% introductory APR for six (6) months from the date the card is open. After that, your APR will be: 13.65%-21.65% (Visa Signature Rewards) The APR may vary with the market, based on the Prime Rate
APR for Cash Advances (1)	13.65%-21.65% (Visa Signature Rewards) The APR may vary with the market, based on the Prime Rate
Penalty APR and When It Applies	19.75% 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.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
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 https://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees:	
• Balance Transfers	3% of balance transfer amount
• Cash Advance	5% of the amount of each cash advance (\$5 min., \$100 max.)
• Foreign Transactions	1% charge by card issuer
Penalty Fees:	
• Late Payment	\$7.00 after 5 days late
• Returned Payment	\$20.00
• Over-the-Credit-Limit	None (you may not exceed your card limit)
Other Fees:	
• Convenience Check Stop Payment	\$5.00
• Balance Consolidation Stop/Return Fee	\$20.00

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

