

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

**Interest Rates and Interest Charges**

Annual Percentage Rate (APR) for Purchase <sup>1</sup>	<b>0%</b> introductory APR for six (6) months from the day the card is open. After that, your APR will be: <b>15.40%-23.40% (Visa Signature Rewards)</b> The APR may vary with the market, based on the Prime Rate <sup>2</sup>
APR for Balance Transfers <sup>1</sup>	<b>0%</b> introductory APR for six (6) months from the date the card is open. After that, your APR will be: <b>15.40%-23.40% (Visa Signature Rewards)</b> The APR may vary with the market, based on the Prime Rate <sup>2</sup>
APR for Cash Advances <sup>1</sup>	<b>15.40%-23.40% (Visa Signature Rewards)</b> The APR may vary with the market, based on the Prime Rate <sup>2</sup>
Penalty APR and When It Applies	<b>23.50%</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.
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 <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
<b>Annual Fee</b>	None
<b>Transaction Fees:</b>	
• Balance Transfers	<b>3%</b> of balance transfer amount
• Cash Advance	<b>5%</b> of the amount of each cash advance ( <b>\$5 min., \$100 max.</b> )
• Foreign Transactions	<b>1%</b> charge by card issuer
<b>Penalty Fees:</b>	
• Late Payment	<b>\$7.00</b> after 5 days late
• Returned Payment	<b>\$20.00</b>
• Over-the-Credit-Limit	None (you may not exceed your card limit)
<b>Other Fees:</b>	
• Convenience Check Stop Payment	<b>\$5.00</b>
• Balance Consolidation Stop/Return Fee	<b>\$20.00</b>
• Statement Fee (waived if enrolled in eStatements)	<b>\$3.00</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 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.**

**2 - Prime Rate:** Variable APRs are based on the 8.50% Prime Rate as of August 26, 2023.

The above information is current as of 08/26/2023 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

**MILITARY LENDING ACT NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in the connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1-800-343-6328.

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