

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b> <b>2.99%</b> Introductory APR, for qualifying members, for 180 days from account opening.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>13.75% to 29.95%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b> <b>9.99%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b> <b>0.00%</b> Introductory APR, for qualifying members, for 180 days from account opening.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>13.75% to 29.95%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b> <b>9.99%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b> <b>13.75% to 29.95%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Secured</b> <b>9.99%</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum</b> <b>29.95%</b></p> <p><b>Visa Secured</b> <b>29.95%</b></p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>

<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> - Balance Transfer Fee - Foreign Transaction Fee	<b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$27.00</b> Up to <b>\$27.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Visa Platinum:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 180 days following the opening of your account. Any existing balances on US Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 61 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 61 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: November 12, 2024  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum and Visa Secured 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$27.00 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.

Returned Convenience Check Fee:

\$27.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$4.00.

Emergency Card Replacement Fee:

\$10.00.

Rush Fee:  
\$50.00.

Statement Copy Fee:  
\$2.00.

Paper Statement Fee:  
\$3.00.