

# VISA® Platinum/Visa® Signature Rewards Application and Solicitation Disclosure

(Please keep for your records)

October 1, 2018

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p><b>VISA® Platinum: 2.99%</b> Introductory APR for a period of six (6) billing cycles. After that your APR will be <b>10.74%</b> to <b>17.99%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa® Signature Rewards: 2.99%</b> Introductory APR for a period of six (6) billing cycles. After that your APR will be <b>11.24%</b> to <b>17.99%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers or Balance Consolidations	<p><b>VISA® Platinum: 2.99%</b> Introductory APR for a period of fifteen (15) billing cycles. After that your APR will be <b>10.74%</b> to <b>17.99%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa® Signature Rewards: 2.99%</b> Introductory APR for a period of fifteen (15) billing cycles. After that your APR will be <b>11.24%</b> to <b>17.99%</b> based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>VISA® Platinum: 10.74% to 17.99%</b> when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>VISA® Signature Rewards: 11.24% to 17.99%</b> when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p><b>VISA® Platinum: 17.99%</b> <b>VISA® Signature Rewards: 17.99%</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p>How long will the penalty APR apply? If your APRs are increased for this reason, the penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>

How will we calculate your balance? We use a method called "average daily balance (excluding new purchases)."

Loss of Introduction APR: We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 90 days late in making a payment.

Application of Penalty APR: Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment.

Effective Date: The information about the costs of the card described in this application is accurate as of **October 1, 2018**. This information may have changed after that date. To find out what may have changed, contact Pima Federal Credit Union.

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 premium; fees for ancillary products sold in 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)." The minimum payment on your credit card account with Pima Federal Credit Union is 3% of your total new balance, or \$25.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, all outstanding unpaid fees and charges, and any amount you are over your credit limit by the date specified on your statement.

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.
Minimum Interest Charged	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will be charged on any dollar amount.
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 on the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>FEES</b>	
Set-up and Maintenance Fees: - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees: - Balance Transfer Fee - Cash Advance Fee  - Foreign Transaction Fee - Transaction Fee for Purchases	None \$10.00 or 3% of the amount of each cash advance, whichever is greater None None
Penalty Fees: - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

OTHER DISCLOSURES	
Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$3.00
Document Copy Fee	None
Rush Fee	None
Emergency Card Replacement Fee	None
PIN Replacement Fee	None
Card Replacement Fee	None
Unreturned Card Fee	None
Card Recovery Fee	None
Pay-by-Phone Fee	\$10.00