



PRE-SCREEN & OPT-OUT NOTICE | The consumer received the offer of credit because the consumer satisfied the criteria for credit worthiness under which the consumer was selected for the offer. If applicable, the credit may not be extended if, after the consumer responds to the offer, the consumer does not meet the criteria used to select the consumer for the offer or any applicable criteria bearing on credit worthiness. You have the right to prohibit information contained in your credit file with any credit reporting agency from being used in connection with any credit transactions that you did not initiate. To exercise this right, please call Experian Opt-Out at 1-888-5OPTOUT (1-888-567-8688), or write to: Experian, P.O. Box 919, Allen, TX 75013.

Pima Federal Auto Loans

Disclosure

*APR = Annual Percentage Rate. Promotional rates can range from 2.30% - 8.25% APR. Eligibility for the promotional rates is based on credit score, loan to value (LTV), ability to repay, term of loan, and by meeting vehicle requirements. APRs presented are based on an excellent credit score. Rate includes a .25% rate reduction for loans set up with automatic payments. Increase rate by .25% if automatic payment method is declined. Example: With a 78-month term, a \$25,000 auto loan at 2.30% APR with 90 days to first payment, you would make payments of \$373.47 each month. Other rates and terms are available. This offer does not apply to refinancing existing Pima Federal loans. 90 days no payment option will extend your loan by three (3) months, and finance charges will accrue on unpaid principal. The member is responsible for paying all fees associated with the loan, including title and lien fees. Other restrictions may apply. Ask one of our Specialists for all details, fees, and current rates. Membership eligibility and share account with a minimum deposit are required. Promotional rates are valid through December 31, 2017.

VISA® Platinum/Visa® Signature Rewards

Application and Solicitation Disclosure

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>VISA® Platinum: 2.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 9.99% to 17.99% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa® Signature Rewards: 2.99% Introductory APR for a period of six (6) billing cycles.</p> <p>After that your APR will be 10.49% to 17.99% 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>VISA® Platinum: 2.99% Introductory APR for a period of fifteen (15) billing cycles.</p> <p>After that your APR will be 9.99% to 17.99% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa® Signature Rewards: 2.99% Introductory APR for a period of fifteen (15) billing cycles.</p> <p>After that your APR will be 10.49% to 17.99% based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p>

INTEREST RATES AND INTEREST CHARGES (continued)	
APR for Cash Advances	<p>VISA® Platinum: 9.99% to 17.99% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA® Signature Rewards: 10.49% to 17.99% 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>VISA® Platinum: 17.99%</p> <p>VISA® Signature Rewards: 17.99%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <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>

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.

		OTHER DISCLOSURES	
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.	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.
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 http://www.consumerfinance.gov/learnmore .	Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
FEES		Statement Copy Fee	\$3.00
Set-up and Maintenance Fees:		Document Copy Fee	None
- Annual Fee	None	Rush Fee	None
- Account Set-up Fee	None	Emergency Card Replacement Fee	None
- Program Fee	None	PIN Replacement Fee	None
- Participation Fee	None	Card Replacement Fee	None
- Additional Card Fee	None	Unreturned Card Fee	None
- Application Fee	None	Card Recovery Fee	None
Transaction Fees:		Pay-by-Phone Fee	\$10.00
- Balance Transfer Fee	None		
- Cash Advance Fee	\$10.00 or 3% of the amount of each cash advance, whichever is greater		
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars		
- Transaction Fee for Purchases	None		
Penalty Fees:			
- Late Payment Fee	Up to \$25.00		
- Over-the-Credit Limit Fee	None		
- Returned Payment Fee	Up to \$25.00		

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

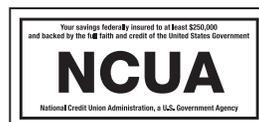
Loss of Introductory APR: We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 90 days late in making a payment.

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, 2017**. This information may have changed after that date. To find out what may have changed, contact Pima Federal Credit Union.

Pima Federal Deposit Rates Disclosure

*APY = Annual Percentage Yield. APY, term, and conditions are accurate as of 11/1/2017 and are subject to change without notice. Going below minimum value will reduce earnings. Penalties will be imposed for early withdrawal. Minimum balance to open a Special Term Share Certificate or IRA Term Share Certificate is \$10,000 or \$50,000 as indicated above. Opening deposit may not be transferred from an existing Pima Federal credit union account. Must qualify for membership with Pima Federal and have a minimum of \$25 in a regular share account. Eligibility requirements may apply. Pima Federal does not provide tax or legal advice. Please consult with your tax and legal advisors to determine how this information may impact your own situation.



Federally Insured
by NCUA