PremierOne Credit Union
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APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA CLASSIC/VISA GOLD/SHARE SECURED VISA CLASSIC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **1.99%** Introductory APR for a period of nine billing cycles. After that, your APR will be **12.90% to 14.90%**, based on your creditworthiness. **Visa Classic** **3.99%** Introductory APR for a period of nine billing cycles. After that, your APR will be **15.90% to 22.90%**, based on your creditworthiness. **Visa Gold** **2.99%** Introductory APR for a period of nine billing cycles. After that, your APR will be **14.25% to 15.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Share Secured Visa Classic** **9.90% to 15.90%**, based on your creditworthiness.
APR for Balance Transfers	**Visa Platinum** **1.99%** Introductory APR for a period of nine billing cycles. After that, your APR will be **12.90% to 14.90%**, based on your creditworthiness. **Visa Classic** **3.99%** Introductory APR for a period of nine billing cycles. After that, your APR will be **15.90% to 22.90%**, based on your creditworthiness. **Visa Gold** **2.99%** Introductory APR for a period of nine billing cycles. After that, your APR will be **14.25% to 15.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Share Secured Visa Classic** **9.90% to 15.90%**, based on your creditworthiness.

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	**Visa Platinum** **12.90% to 14.90%**, based on your creditworthiness. **Visa Classic** **15.90% to 22.90%**, based on your creditworthiness. **Visa Gold** **14.25% to 15.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Share Secured Visa Classic** **9.90% to 15.90%**, based on your creditworthiness.
Penalty APR and When it Applies	**Visa Platinum** **None** **Visa Classic** **None** **Visa Gold** **None** **Share Secured Visa Classic** **None**
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 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 http://www.consumerfinance.gov/learnmore.**
Fees	
Annual Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	 **$20.00** or **3.50%** of the amount of each balance transfer, whichever is greater **$20.00** or **3.50%** of the amount of each cash advance, whichever is greater **1.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$10.00** **None** Up to **$14.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Platinum, Visa Classic, Visa Gold:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first nine months following the opening of your account. Any existing balances on PremierOne 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 prevailing non-introductory APR if you are 60 days late in making a payment.

SEE NEXT PAGE for more important information about your account.

Effective Date:
The information about the costs of the card described in this application is accurate as of: January 1, 2025
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, Visa Classic, Visa Gold and Share Secured Visa Classic 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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
<u>Late Payment Fee:</u>
$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

<u>Balance Transfer Fee (Finance Charge):</u>
$20.00 or 3.50% of the amount of each balance transfer, whichever is greater.

<u>Cash Advance Fee (Finance Charge):</u>
$20.00 or 3.50% of the amount of each cash advance, whichever is greater.

<u>Returned Payment Fee:</u>
$14.00 or the amount of the required minimum payment, whichever is less.

<u>Rush Fee:</u>
$75.00.

<u>Statement Copy Fee:</u>
$5.00 per document.

<u>Copy of Sales Draft Fee:</u>
$10.00.