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**APPLICATION AND
SOLICITATION
DISCLOSURE**



**VISA SIGNATURE REWARDS/VISA TRADITIONAL
VISA SECURED**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Signature Rewards 0.00% Introductory APR for a period of 12 billing cycles.</p> <p>After that, your APR will be 15.74% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Traditional 13.24% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 17.24% This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Signature Rewards 15.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Traditional 13.24% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 17.24% This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Signature Rewards 15.74% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Traditional 13.24% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 17.24% This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<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>

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	
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$29.00

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

Promotional Period for Introductory APR - Visa Signature Rewards:

The Introductory APR for purchases and purchases will apply to transactions posted to your account during the first six months following the opening of your account.

Loss of Introductory APR - Visa Signature Rewards:

We may end your Introductory APR for purchases and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date: The information about the costs of the card described in this application is accurate as of: January 15, 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 Signature Rewards, Visa Traditional 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.

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:

Late Payment Fee: 8.00% of the amount of the required minimum payment, if you are one or more days late in making a payment. However, the fee will not exceed \$25.00.

Returned Payment Fee: \$29.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$10.00.

Document Copy Fee: \$2.00.

Rush Fee: \$20.00.

Statement Copy Fee: \$2.00.

Y-12 Federal Credit Union