

# Important VISA® Platinum and VISA® Platinum Rewards Disclosure Information

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If you are applying for a secured credit card, the following notice applies to you: This is a secured credit card. We will take a security interest in a savings, checking, money market, or term share certificate account held at the Credit Union. You must complete a separate Share Pledge Agreement.

Interest Rates and Interest Charges							
<b>Annual Percentage Rate (APR) for Purchases, Cash Advances &amp; Balance Transfers:</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><b>VISA® Platinum</b></td> <td style="text-align: right;"><b>9.99% to 18.00%*</b></td> </tr> <tr> <td><b>VISA® Platinum with Rewards</b></td> <td style="text-align: right;"><b>11.99% to 18.00%*</b></td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>*Includes secured. Based on your creditworthiness.</b></td> </tr> </table>	<b>VISA® Platinum</b>	<b>9.99% to 18.00%*</b>	<b>VISA® Platinum with Rewards</b>	<b>11.99% to 18.00%*</b>	<b>*Includes secured. Based on your creditworthiness.</b>	
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<b>*Includes secured. Based on your creditworthiness.</b>							
<b>How to Avoid Paying Interest on Purchases:</b>	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.						
<b>For Credit Card Tips from the Consumer Financial Protection Bureau:</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>						
Fees							
<b>Annual Fee:</b>	<b>None</b>						
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfers</li> <li>• Cash Advances</li> <li>• Foreign Transactions</li> </ul>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><b>None</b></td> </tr> <tr> <td><b>2% of the Cash Advance amount, maximum \$3.00.</b></td> </tr> <tr> <td><b>None</b></td> </tr> </table>	<b>None</b>	<b>2% of the Cash Advance amount, maximum \$3.00.</b>	<b>None</b>			
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<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Up to <b>\$15.00</b> if the Minimum Payment Due is not paid within 15 days of the Payment Due Date</td> </tr> <tr> <td><b>None</b></td> </tr> <tr> <td>Up to <b>\$30.00</b></td> </tr> </table>	Up to <b>\$15.00</b> if the Minimum Payment Due is not paid within 15 days of the Payment Due Date	<b>None</b>	Up to <b>\$30.00</b>			
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**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

The information about the costs of the cards described in this application is accurate as of October 5, 2015. This information may have changed after that date. To find out what may have changed, call us at (323) 512-5146 or write to us at 817 N. Vine St., 2<sup>nd</sup> Floor, Hollywood, CA 90038-3715.

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