

## Consolidated Community Credit Union | Visa Credit Card Application Disclosures | VISA RATES & FEES

| INTEREST RATES AND INTEREST CHARGES                                |   |
|--|---|
| Annual Percentage Rate (APR) for Purchases and Balance Transfers   | <p>13.15% - 15.90% based on credit worthiness. This APR will vary based on the Prime Lending Rate. (Visa Signature Rewards).</p> <p>12.15% - 17.90% based on credit worthiness. This APR will vary based on the Prime Lending Rate. (CCCU Classic).</p> <p>9.95% (Visa Clear)</p> |
| Annual Percentage Rate (APR) for Cash Advances                     | <p>15.15% - 17.90% based on credit worthiness. This APR will vary based on the Prime Lending Rate. (Visa Signature Rewards).</p> <p>14.15% - 17.90% based on credit worthiness. This APR will vary based on the Prime Lending Rate. (CCCU Classic).</p> <p>9.95% (Visa Clear)</p> |
| How to Avoid Paying Interest on Purchases                          | Your due date is at least 23 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.   |
| 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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>                                       |
| FEES   |   |
| Annual Fee   | none  |
| Transaction Fees:  |   |
| - Cash Advance   | None (Visa Clear), 3% (CCCU Classic, Visa Signature Rewards)  |
| - Balance Transfer   | 3% of transfer amount on transfers subject to promotional rate  |
| - Foreign Transaction  | 1% of the US Dollar amount of the foreign transaction   |
| Penalty Fees:  |   |
| - Late Payment   | \$25  |
| - Returned Payment   | \$10  |
| - Replacement Card   | \$10  |
| How we will calculate your balance                                 | We use a method called "average daily balance" (including new purchases)  |

**Minimum payment:** 3% of the outstanding balance or \$25, whichever is greater.