

IMPORTANT RATE, FEE AND OTHER COST INFORMATION - SHARE SECURED VISA

Interest Rates and Interest Charges

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| Annual Percentage Rate (APR) for Purchase ¹ | 0% introductory APR for six (6) months. After that, your APR will be: 22.74%-27.25% (Share-Secured Visa) The APR may vary with the market, based on the Prime Rate ² |
| APR for Balance Transfers ¹ | 3.90% introductory APR for six (6) months. After that, your APR will be: 22.74%-27.25% (Share-Secured Visa) The APR may vary with the market, based on the Prime Rate ² |
| APR for Cash Advances ¹ | 22.74%-27.25% (Share-Secured Visa) The APR may vary with the market, based on the Prime Rate ² |
| Penalty APR and When It Applies | If your card becomes 60 days delinquent your account will be paid in full using your Secured Shares with ACCU and your card will be closed. |
| How to Avoid Paying Interest on Purchases | Your due date is at least 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date (Grace Period) 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 https://www.consumerfinance.gov/learnmore |

Fees

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| Annual Fee | None |
| Transaction Fees: | |
| • Balance Transfers | 3% of balance transfer amount |
| • Cash Advance | 5% of the amount of each cash advance (\$5 min., \$100 max.) |
| • Foreign Transactions | 1% charge by card issuer |
| Penalty Fees: | |
| • Late Payment | \$7.00 after 5 days late |
| • Returned Payment | \$20.00 |
| • Over-the-Credit-Limit | None (you may not exceed your card limit) |
| Other Fees: | |
| • Convenience Check Stop Payment | \$5.00 |
| • Balance Consolidation Stop/Return Fee | \$20.00 |
| • Statement Fee (waived if enrolled in eStatements) | \$3.00 |

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

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if our records reflect that your payments are delinquent by sixty (60) days or more.

1 - Rate differential will be based on credit score. 110% of limit will be secured by an ACCU share account.

2 - Prime Rate: Variable APRs are based on the 8.00% Prime Rate as of October 25, 2024.

The above information is current as of 10/25/2024 and is subject to change after that date. Please contact us at P.O. Box 5100, Glendora, CA 91740 or (800) 343-6328 if you wish to ascertain changes, if any, to the Credit Union’s Visa Credit Card program

MILITARY LENDING ACT NOTICE: 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 premiums; fees for ancillary products sold in the 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). To receive this information and a description of your payment obligation verbally, please call 1-800-343-6328.

Federally Insured by

