



879 W. 190th Street  
Gardena, CA 90248

APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA CARD/VISA SIGNATURE CARD/MASTERCARD

Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Card</b>  <b>4.99%</b> Introductory APR for a period of six billing cycles.             After that, your APR will be <b>15.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Card</b>  <b>4.99%</b> Introductory APR for a period of six billing cycles.             After that, your APR will be <b>15.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard</b>  <b>4.99%</b> Introductory APR for a period of six billing cycles.             After that, your APR will be <b>15.24% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Card</b>  <b>15.24% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Card</b>  <b>15.24% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard</b>  <b>15.24% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

<p><b>APR for Cash Advances</b></p>	<p><b>Visa Card</b>  <b>15.24% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Card</b>  <b>15.24% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard</b>  <b>15.24% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>Visa Card</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature Card</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Mastercard</b>  <b>18.00%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you:  - Make a late payment; or  - Go over your credit limit two times in any six-month period.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<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>
<p><b>Minimum Interest Charge</b></p>	<p>If you are charged interest, the charge will be no less than <b>\$2.00</b>.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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>.</b></p>
<p><b>Fees</b></p>	
<p><b>Set-up and Maintenance Fees</b>  - Annual Fee  - Account Set-up Fee  - Participation Fee  - Application Fee</p>	<p><b>None</b>  <b>None</b>  <b>None</b>  <b>None</b></p>
<p><b>Transaction Fees</b>  - Balance Transfer Fee  - Cash Advance Fee  - Foreign Transaction Fee  - Transaction Fee for Purchases</p>	<p><b>None</b>  <b>None</b>  <b>None</b>  <b>None</b></p>
<p><b>Penalty Fees</b>  - Late Payment Fee  - Returned Payment Fee</p>	<p>Up to <b>\$30.00</b>  Up to <b>\$20.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR:**

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

**Loss of Introductory APR:**

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

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment or go over your credit limit two times in any six-month period.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: April 11, 2023

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Other Fees & Disclosures:**Late Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less, if your payment is not received by the next statement closing date. The next statement closing date varies by month from 2-5 days after your payment due date.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Rush Fee:

\$30.00 overnight.

Statement Copy Fee:

\$1.00 per document.

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