

## Interest Rates and Interest Charges

Annual Percentage Rates (APR) for purchase	<b>9.90% - 18.90%</b> based on your credit worthiness.
APR for Cash Advances	<b>9.90% - 18.90%</b> based on your credit worthiness.
APR for Balance Transfers	<b>4.99%</b> introductory APR for balance transfers on new Quantum credit cards. 6 months after initial transfer, any remaining balance at intro APR will be repriced to <b>9.90% - 18.90%</b> based on your credit worthiness.
How to Avoid Paying interest on Purchases	The due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance 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 site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## Fees

Annual Fee	-	None
Transaction Fees	-	<b>\$1.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$300.00</b> ) <b>1.00%</b> of each transaction in U.S. dollars
Cash Advance Fee		
- Foreign Transaction Fee		
Penalty Fee		
Late Payment Fee	-	Up to <b>\$20.00</b>
Returned Payment Fee		Up to <b>\$20.00</b>

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

### Effective Date:

The information about the costs of the card described in this application is accurate as of: 06/03/2022  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Classic is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

### OTHER DISCLOSURES

#### Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Returned Payment Fee:

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

Pay-by-Phone Fee:

\$10.00.

Rush Fee:

\$35.00.