

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic Introductory APR for six months from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Introductory APR for six months from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Pinnacle This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Classic Introductory APR for six months from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Introductory APR for six months from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Pinnacle This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Visa Classic This APR will vary with the market based on the Prime Rate. Visa Platinum This APR will vary with the market based on the Prime Rate. Visa Pinnacle This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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 http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Additional Card Fee	None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Visa Classic - Cash Advance Fee - Visa Platinum, Visa Pinnacle - Foreign Transaction Fee	None 2.00% of the amount of each cash advance 1.00% of the amount of each cash advance None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$20.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR - Visa Classic, Visa Platinum:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on SharePoint Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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:

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, Visa Platinum and Visa Pinnacle are secured credit cards. 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

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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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge) - Visa Classic:

2.00% of each cash advance.

Cash Advance Fee (Finance Charge) - Visa Platinum, Visa Pinnacle:

1.00% of each cash advance.

Returned Payment Fee:

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

Card Replacement Fee:

\$15.00.

Pay-by-Phone Fee:

\$20.00.

Rush Fee:

\$50.00.

Statement Copy Fee:

\$5.00.