

## Important Change to Your Account Terms

The following is a summary of changes that are being made to your account terms. You may also access this information at our website, [www.sdccu.com](http://www.sdccu.com), by navigating to the rates and fees under the Visa Credit Card section.

These changes will impact your account as follows:

Transactions made on or after November 28, 2017:

1. The fee for Non CO-OP ATM inquiries will increase to \$1 per inquiry.
2. The fee for International ATM withdrawals will increase to \$5 for each withdrawal.
3. The fee for Non-CO-OP ATM withdrawals will increase to \$2 for each withdrawal.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Signature (Non-Variable)</b>  <b>12.99%, 15.99%, 17.99%, or 22.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum (Non-Variable)</b>  <b>9.99%, 12.99%, 14.99%, or 19.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Share Secured Visa Classic (Fixed)</b>  <b>15.00%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Signature (Non-Variable)</b>  <b>16.99%, 19.99%, 21.99% or 26.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum (Non-Variable)</b>  <b>13.99%, 16.99%, 18.99% or 23.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Share Secured Visa Classic (Fixed)</b>  <b>15.00%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Signature (Non-Variable)</b>  <b>16.99%, 19.99%, 21.99% or 26.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Visa Platinum (Non-Variable)</b>  <b>13.99%, 16.99%, 18.99% or 23.99%</b> when you open your account, based on your creditworthiness.</p> <p><b>Share Secured Visa Classic (Fixed)</b>  <b>15.00%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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">www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Annual Fee</b>	
- Annual Fee – Visa Signature (Non Variable)	<b>\$89.00</b>
- Annual Fee – Visa Platinum (Non Variable)	<b>None</b>
- Annual Fee – Share Secured Visa Classic (Fixed)	<b>\$20.00</b>

<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee: Visa Signature (Non-Variable) - Foreign Transaction Fee: Visa Platinum (Non-Variable) and Share Secured Visa Classic (Fixed)	Either <b>\$1.00</b> or <b>2.00%</b> of the amount of each balance transfer, whichever is greater Either <b>\$1.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater <b>0.00%</b> of each transaction in U.S. dollars <b>2.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$10.00</b> 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 October 3, 2017. This information may have changed after that date. To find out what may have changed, contact SDCCU at (877) 732-2848.

**Share Secured Visa Classic (Fixed) Card:** Credit extended under this credit card account is secured by a portion of the shares you have on deposit at SDCCU. You will be asked to sign a Pledge of Shares document, and the amount of the pledge will be equal to 120% of the approved credit limit.

For California Borrowers, the Share Secured 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 Fees & Disclosures:**

Fly Miles Plus™ Reward Program - Visa Platinum (Non-Variable) and Share Secured Visa Classic (Fixed):

\$35.00 annually. This program fee is charged to all accounts that elect to have SDCCU’s Fly Miles Plus Reward Program. This fee is waived if annual purchases are \$6,000.00 or more. The Fly Miles Plus Reward Program is not available on the Visa Signature (Non-Variable).

Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00 each

Statement Copy Fee:

\$5.00 per document

Non-CO-OP ATM Withdrawal Fee:

\$1.50 each

Non-CO-OP ATM Inquiry Fee:

\$0.50 per inquiry

International ATM Withdrawal Fee:

\$3.00 each

