

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Signature (Non-Variable) 12.99%, 15.99%, 17.99%, or 22.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum (Non-Variable) 9.99%, 12.99%, 14.99%, or 19.99% when you open your account, based on your creditworthiness.</p> <p>Share Secured Visa Classic (Non-Variable) 15.00%</p>
APR for Balance Transfers	<p>Visa Signature (Non-Variable) 16.99%, 19.99%, 21.99% or 26.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum (Non-Variable) 13.99%, 16.99%, 18.99% or 23.99% when you open your account, based on your creditworthiness.</p> <p>Share Secured Visa Classic (Non-Variable) 15.00%</p>
APR for Cash Advances	<p>Visa Signature (Non-Variable) 16.99%, 19.99%, 21.99% or 26.99% when you open your account, based on your creditworthiness.</p> <p>Visa Platinum (Non-Variable) 13.99%, 16.99%, 18.99% or 23.99% when you open your account, based on your creditworthiness.</p> <p>Share Secured Visa Classic (Non-Variable) 15.00%</p>
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.
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 www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees -	
- Annual Fee – Visa Signature	\$89.00
- Annual Fee – Visa Platinum	None
- Annual Fee – Share Secured Visa Classic	\$20.00

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Visa Signature Foreign Transaction Fee - Visa Platinum and Share Secured Visa Classic Foreign Transaction Fee	\$1.00 or 2.00% of the amount of each balance transfer, whichever is greater \$1.00 or 2.00% of the amount of each cash advance, whichever is greater 0.00% of each transaction in U.S. dollars 2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$10.00 Up to \$20.00

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 November 2, 2016. This information may have changed after that date. To find out what may have changed, contact SDCCU at (877) 732-2848.

Other Disclosures:

Visa Platinum and Share Secured Visa Classic Fly Miles Plus™ Reward Program \$35.00 annually. This program fee is charged to all accounts that elect to have SDCCU's Fly Miles Plus Reward Program. The 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.

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.
Statement Copy Fee	\$5.00 per document
Card Replacement Fee	\$5.00 each
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

Share Secured Visa Classic 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 form, and the amount of the pledge will be equal to 120% of your approved credit limit.

