

TRUWEST VISA® CREDIT CARDS  
APPLICATION AND SOLICITATION DISCLOSURE

VISA SIGNATURE/VISA PLATINUM POINTS/VISA PLATINUM/VISA SECURED



INTEREST RATES AND INTEREST CHARGES

ANNUAL  
PERCENTAGE  
RATE (APR) FOR  
PURCHASES

**VISA SIGNATURE**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **13.15% to 14.10%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**VISA PLATINUM POINTS**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **13.15% to 20.15%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**VISA PLATINUM**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **11.20% to 26.25%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**VISA SECURED**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **18.20%**. This APR will vary with the market based on the Prime Rate.

APR FOR  
BALANCE  
TRANSFERS

**VISA SIGNATURE**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **13.15% to 14.10%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**VISA PLATINUM POINTS**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **13.15% to 20.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**VISA PLATINUM**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **11.20% to 26.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**VISA SECURED**

**0.00%** Introductory APR, for qualifying members, for 18 billing cycles from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be **18.20%**. This APR will vary with the market based on the Prime Rate.

<b>APR FOR CASH ADVANCES</b>	<b>19.20% to 26.25%</b> , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<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>MINIMUM INTEREST CHARGE</b>	<b>NONE</b>
<b>FOR CREDIT CARD TIPS FROM THE CONSUMER FINANCIAL PROTECTION BUREAU</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>FEES</b>	
<b>SET-UP AND MAINTENANCE FEES</b>	
• ANNUAL FEE	<b>NONE</b>
• ADDITIONAL CARD FEE	<b>NONE</b>
• APPLICATION FEE	<b>NONE</b>
<b>TRANSACTION FEES</b>	
• BALANCE TRANSFER FEE	3.00% of the amount of each balance transfer
• CASH ADVANCE FEE	4.00% of the amount of each cash advance.
• OVERDRAFT PROTECTION ADVANCE FEE	\$2.00
• FOREIGN TRANSACTION FEE	1% of the amount of each transaction if there is currency conversion;
<b>PENALTY FEES</b>	
• LATE PENALTY FEE	<b>NONE</b>
• OVER-THE-CREDIT LIMIT FEE	Up to \$25
• RETURNED PAYMENT FEE	Up to \$25

**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 and balance transfers will apply to transactions posted to your account during the first 18 billing cycles following the opening of your account. Any existing balances on TruWest Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**EFFECTIVE DATE:**

The information about the costs of the card described in this application is accurate as of: April 05, 2024.

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

**For California Borrowers, the Visa Signature, Visa Platinum Points, Visa Platinum and Visa Secured 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 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](http://www.dfs.ny.gov).

**OTHER FEES & DISCLOSURES:**

Balance Transfer Fee (Finance Charge): 3.00% of each balance transfer.

Cash Advance Fee (Finance Charge): 4.00% of each cash advance.

Overdraft Protection Advance Fee (Finance Charge): \$2.00.

Foreign Transaction Fee (Finance Charge): 1.00% of each transaction in U.S. dollars.

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.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee: \$5.00.

Document Copy Fee: \$0.50 per document.

Rush Fee: \$25.00 overnight or \$15.00 priority mail.

Statement Copy Fee: \$1.00 per page.

**TruRewards Points Program:** For credit card products eligible for the TruRewards program, every dollar of your net purchases on your account will earn one reward point. Points begin to accumulate with purchases made on the first day of use. Credit card checks, balance transfers, and cash advances are not part of the TruRewards program. Points can be redeemed for gift cards, travel discounts, cash back, and merchandise. For more information, please call (888) 290-1671. Point requirements are subject to change from time to time and gift cards, travel discounts, cash back, and merchandise may be substituted at any time. Unused points, older than 48 months from the date they were issued, will expire annually on December 31. Accounts must be open and current at the time of any rewards redemption. Contact (888) 290-1671 or visit the TruRewards website for full listing of program rules.

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