

VISA® CREDIT CARD ACCOUNT OPENING 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 **12.65% to 13.65%** 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 **12.65% to 19.65%** 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 **10.70% to 25.75%** 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 **17.70%**. 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 **12.65% to 13.65%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

VISA PLATINUM POINTS

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After that, or if you do not qualify for the Introductory APR, your APR will be **12.65% to 19.65%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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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 **17.70%**. This APR will vary with the market based on the Prime Rate.

APR FOR CASH ADVANCES	20.65% to 26.70% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
PENALTY APR AND WHEN IT APPLIES	NONE
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 FINANCE CHARGE	NONE
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	NONE
• ADDITIONAL CARD FEE	NONE
• APPLICATION FEE	NONE
TRANSACTION FEES	
• 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;
PENALTY FEES	
• LATE PAYMENT FEE	Up to \$25.00
• OVER-THE-CREDIT LIMIT FEE	NONE
• RETURNED PAYMENT FEE	Up to \$25.00

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.

BILLING RIGHTS: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Consumer Credit Card Agreement and Disclosure.

MILITARY LENDING ACT DISCLOSURES: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at (855) 878-9378 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

OTHER FEES & DISCLOSURES:

BALANCE TRANSFER FEE (FINANCE CHARGE): 3.00% of each balance transfer. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Consumer Credit Card Agreement and Disclosure.

CASH ADVANCE FEE (FINANCE CHARGE): 4.00% of each cash advance. If Your Account is subject to a Cash Advance Fee (finance charge), the fee will be charged to Your Account when You obtain a cash advance from an ATM, the Credit Union or other financial institution.

OVERDRAFT PROTECTION ADVANCE FEE (FINANCE CHARGE): \$2.00. If Your Account is subject to a Overdraft Protection Advance Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from Your credit card account to a deposit account at the Credit Union.

FOREIGN TRANSACTION FEE (FINANCE CHARGE): 1.00% of each transaction in U.S. dollars. Please see Your Consumer Credit Card Agreement and Disclosure for additional information regarding foreign transactions.

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. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the Payment Due Date noted in Your Account statement.

RETURNED PAYMENT FEE: \$25.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason except as limited by applicable law.

RETURNED CONVENIENCE CHECK FEE: \$25.00 or the amount of the returned convenience check, whichever is less. If Your Account is subject to a Returned Convenience Check Fee, the fee will be charged to Your Account when a convenience check is returned for any reason.

CARD REPLACEMENT FEE: \$5.00. You will receive the first replacement card at no charge. If Your Account is subject to a Card Replacement Fee, a fee of \$5.00 will be charged for each additional card issued to You for any reason.

DOCUMENT COPY FEE: \$0.50 per document. If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft that You request (except when the request is made in connection with a billing error made by the Credit Union).

RUSH FEE: \$25.00 overnight or \$15.00 priority mail. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

STATEMENT COPY FEE: \$1.00 per page. If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a statement that You request.

COLLECTION COSTS: You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

SKIP PAY OPTION: Eligible cardholders may have the ability to skip a credit card payment. To qualify for a skip payment:

- the Credit Card Account must be opened for at least six months with a payment made each month;
- Savings or spending account must have enough funds to cover any applicable fees;
- Your Credit Card may not be past due, have any unpaid fees, or in default; and
- One Skip Payment is allowed per credit card per rolling calendar year.

When you take advantage of the Skip Pay Option, the interest will continue to accrue on the entire unpaid balance of your Card.

The Skip Pay option is further subject to the Skip Pay Program terms and conditions, which are incorporated herein and as amended from time to time. We may cancel, restrict, amend, or modify the skip pay option or program at any time.

OVERDRAFT PROTECTION USING YOUR TRUWEST CREDIT CARD: You can select Your TruWest Card Account as an option for Overdraft Protection. By selecting Your Card as an Overdraft Protection option, We will automatically transfer from Your Card Account the exact amount needed, plus a \$2.00 Overdraft Protection Advance Fee. Transfers will not be made if Your Card has exceeded Your approved credit limit or contractually past due. A FINANCE CHARGE will be assessed on the same basis as another cash advances in accordance with the Consumer Credit Card Agreement and Disclosure. You authorize Us to make an Overdraft Protection advance from Your Card as provided in this Disclosure. We may cancel, restrict, amend, or modify Overdraft Protection at Our discretion, even if the Card remains open for other purposes. We may also change the terms and conditions or eligibility of participating at any time.

PERIODIC RATES:

The Introductory Purchase APR is 0.00% which is a monthly periodic rate of 0.00%.

The Purchase APR is 10.70% to 25.75% which is a monthly periodic rate of .89167% to 2.1458%.

The Introductory Balance Transfer APR is 0.00% which is a monthly periodic rate of 0.00%.

The Balance Transfer APR is 10.70% to 25.75% which is a monthly periodic rate of .89167% to 2.1458%.

The Cash Advance APR is 18.70% to 26.70% which is a monthly periodic rate of 1.55833% to 2.22500%.

VARIABLE RATE: We calculate Your variable rate by adding 2.70% to 17.75% ("margin") for purchases, 2.70% to 17.75% ("margin") for balance transfers, and 10.70% to 18.70% ("margin") for cash advances to the Prime Rate published in the "Money Rates" table of The Wall Street Journal ("Index") on the first day of each month following the index change. If the Index is not published on that day, then see the immediately preceding edition. If the Prime Rate changes, Your new APR will take effect on the first day of the billing cycle. For Texas borrowers, the ANNUAL PERCENTAGE RATE will never be greater than 17.99%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

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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