



VISA GOLD/ VISA CLASSIC/ VISA SECURED

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | <p>Visa Gold 0.000% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 7.990% or 9.450%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 0.000% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 10.990%, 13.990% or 16.990%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 3.250%</p> <p>This APR will vary with the market based on the Prime Rate.</p> |
| APR for Balance Transfers | <p>Visa Gold 0.000% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 7.990% or 9.450% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 0.000% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 10.990%, 13.990% or 16.990% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |

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|---|--|
| APR for Cash Advances | <p>Visa Gold 7.990% or 9.450% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Classic 10.990%, 13.990% or 16.990% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 3.250%</p> <p>This APR will vary with the market based on the Prime Rate.</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 http://www.consumerfinance.gov/learnmore. |
| Fees | |
| Annual Fee - Annual Fee | None |
| Transaction Fees - Balance Transfer Fee - Visa Gold - Balance Transfer Fee - Visa Classic - Cash Advance Fee - Visa Gold, Visa Secured - Cash Advance Fee - Visa Classic - Foreign Transaction Fee - Transaction Fee for Purchases | <p>None</p> <p>3.00% of the amount of each balance transfer</p> <p>None</p> <p>1.50% of the amount of each cash advance</p> <p>None</p> <p>None</p> |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | <p>Up to \$25.00</p> <p>None</p> <p>Up to \$20.00</p> |

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

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

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on HAR-CO Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: **May 13, 2021**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Gold, Visa Classic 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. 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:

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.

Balance Transfer Fee (Finance Charge) - Visa Classic:

3.00% of each balance transfer.

Cash Advance Fee (Finance Charge) - Visa Classic:

1.50% of each cash advance.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

Emergency Card Replacement Fee:

\$5.00.

Statement Copy Fee:

\$5.00 per document.