



1631 HUNTINGTON DRIVE
 SOUTH PASADENA, CA 91030
 PHONE 877.762.8663
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 www.priorityonecu.org

VISA CREDIT CARD SOLICITATION DISCLOSURES

If you sign a Pledge of Shares Agreement, this credit card will be a secured credit card and any credit extended under the credit card will be secured by deposits in the Credit Union.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% to 19.99% The APR may vary with the market based on the Prime Rate
APR for Balance Transfers	9.99% to 19.99% The APR may vary with the market based on the Prime Rate
APR for Cash Advances	9.99% to 19.99% The APR may vary with the market based on the Prime Rate
Penalty APR and When it Applies	19.99% This APR may be applied to your amount if you: 1) Make a late payment; 2) Go over your credit limit twice in a six-month period; or 3) Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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 Interest 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	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transactions 	1% of Balance Transfer Amount 3% of the amount of each advance (\$5 minimum; \$50 maximum per transaction) 1% of each transaction in U.S. dollars (transactions made in foreign currency) 0.8% of each transaction in U.S. dollars (transactions made in foreign currency, billed in U.S. dollars)
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Limit • Returned Payment (NSF) 	Up to \$15.00 after 15 days late None Up to \$33.00
Other Fees <ul style="list-style-type: none"> • Card Replacement • Rush Card Replacement Fee 	\$10.00 \$65.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

The above information is current as of 8-1-18 and is subject to change after that date.

Please contact us at 877-762-8663 or write us at 1631 Huntington Drive, South Pasadena, CA 91030-4746, if you wish to ascertain changes, if any, to the Credit Union’s VISA Credit Card Program.