



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured Introductory APR for a period of seven billing cycles.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be . This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	<p>Visa Platinum to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards to , 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</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Visa Platinum</p> <p>Visa Platinum Rewards</p> <p>Visa Secured</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<p>\$10.00 or 4.00% of the amount of each balance transfer, whichever is greater</p> <p>\$10.00 or 4.00% of the amount of each cash advance, whichever is greater</p> <p>1.00% of each transaction in U.S. dollars</p> <p>None</p>
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee	<p>Up to \$25.00</p> <p>None</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:

The Introductory APR for purchases will apply to transactions posted to your account during the first seven months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on St. Mary's Bank 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:

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

For California Borrowers, the Visa Secured is a secured credit card. 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):

\$10.00 or 4.00% of the amount of each balance transfer, whichever is greater. However, this fee is waived on all transactions posted during the promotional period. Minimum balance transfer is \$250.00.

Cash Advance Fee (Finance Charge):

\$10.00 or 4.00% of the amount of each cash advance, whichever is greater.

Document Copy Fee:

\$5.00 per document.

Pay-by-Phone Fee:

\$14.95.

Rush Fee:

\$30.00.