APPLICATION AND SOLICITATION DISCLOSURE

VISA PLATINUM/VISA CLASSIC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **1.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **8.90%** . **Visa Classic** **10.50%**
APR for Balance Transfers	**Visa Platinum** **1.90%** Introductory APR for a period of six billing cycles. After that, your APR will be **8.90%** . **Visa Classic** **10.50%**
APR for Cash Advances	**Visa Platinum** **10.50%** **Visa Classic** **10.50%**
How to Avoid Paying Interest on Purchases	Your due date is at least 30 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	
Transaction Fees - Foreign Transaction Fee	Up to **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to **$20.00** Up to **$15.00**

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

Promotional Period for Introductory APR - Visa Platinum:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Fibre Federal 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: October 01, 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 Platinum and Visa Classic 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.

Other Fees & Disclosures:
Late Payment Fee:
$20.00 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:
$15.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Document Copy Fee:
$20.00.

Rush Fee:
$50.00 second day. $80.00 overnight.

Unreturned Card Fee:
$2.00.