



Afena Federal Credit Union

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APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA PLATINUM/VISA REWARDS/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>Visa Platinum</b> <b>1.99% to 5.99%</b> Introductory APR for 12 months from issuance of the card, based on your creditworthiness.</p> <p>After that, your APR will be <b>9.49% to 16.49%</b>, based on your creditworthiness.</p> <p><b>Visa Rewards</b> <b>1.99% to 5.99%</b> Introductory APR for 12 months from issuance of the card, based on your creditworthiness.</p> <p>After that, your APR will be <b>12.24% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>9.90%</b></p>
APR for Balance Transfers	<p><b>Visa Platinum</b> <b>9.49% to 16.49%</b>, based on your creditworthiness.</p> <p><b>Visa Rewards</b> <b>12.24% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>9.90%</b></p>
APR for Cash Advances	<p><b>Visa Platinum</b> <b>9.49% to 16.49%</b>, based on your creditworthiness.</p> <p><b>Visa Rewards</b> <b>12.24% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Visa Secured</b> <b>9.90%</b></p>

<b>Penalty APR and When it Applies</b>	<b>Visa Platinum</b> <b>18.00%</b>  <b>Visa Rewards</b> <b>18.00%</b>  <b>Visa Secured</b> <b>18.00%</b>  This APR may be applied to your account if you: - Make a late payment.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make three consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$1.00</b> .
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee  - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00</b> or <b>2.00%</b> of the amount of each balance transfer, whichever is greater <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$30.00</b> Up to <b>\$30.00</b>

#### **How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

#### **Promotional Period for Introductory APR - Visa Platinum, Visa Rewards:**

The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

#### **Loss of Introductory APR:**

We may end your Introductory APR for purchases and apply the Penalty APR if you are 60 days late in making a payment.

#### **Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

#### **Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

#### **Effective Date:**

The information about the costs of the card described in this application is accurate as of: July 14, 2022  
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, Visa Rewards 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.

**Other Fees & Disclosures:**

Late Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Rush Fee:

\$25.00.