



Banking with a Breeze

2151 E. Gonzales Road  
Oxnard CA 93036

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**VISA PLATINUM AND EPIC REWARDS PLATINUM VISA  
CREDIT CARD TERMS AND CONDITIONS**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Platinum</b> <b>14.00% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>EPIC Rewards Platinum Visa</b> <b>17.25% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>Visa Platinum</b> <b>14.00% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>EPIC Rewards Platinum Visa</b> <b>17.25% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>Visa Platinum</b> <b>14.00% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>EPIC Rewards Platinum Visa</b> <b>17.25% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum</b> <b>18.00%</b></p> <p><b>EPIC Rewards Platinum Visa</b> <b>18.00%</b></p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p><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 six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	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.



SEE NEXT PAGE for more important information about your account.

<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>None</b> <b>None</b> 1.00% of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

**How We Will Calculate Your Balance:**

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

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty 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: 11/01/2024

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

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you do not make the required minimum payment by the statement due date.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$35.00 second day.

Statement Copy Fee:

\$5.00 per document.