

## Cabrillo Credit Union Credit Card Application

	<b>Platinum</b>	<b>Prestige</b>	<b>Classic</b>	<b>Alliance</b>	<b>Share Secured</b>
Annual Percentage Rate (APR) for Purchases, Balance Transfers, Cash Advances	<b>9.9% APR</b>	<b>12.9% - 15.4% APR</b>	<b>13.9% - 17.9% APR</b>	<b>17.9% APR</b>	<b>11% APR</b>
Annual Fee	\$0	<b>\$35</b> Annually	\$0	<b>\$10</b> Annually	\$0
Balance Transfer Fees, Cash Advance Fees, Overlimit Fees	\$0	\$0	\$0	\$0	\$0
How To Avoid Paying Interest	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.
Penalty Rate	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.	<b>18% APR</b> This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until I have made six consecutive on-time payments.
Returned Payment Fee	\$20	\$20	\$20	\$20	\$20
Late Payment Fee	\$10	\$10	\$10	\$10	\$10
Foreign Transactions	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars
Minimum Interest Charge	None	None	None	None	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>	To learn more about factors to consider when applying for or using a credit card, visit <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a>
Shares to Secure Credit Card					Must secure 125% of credit line in a Cabrillo Share Account

Balance Computation is Average Daily Balance Information accurate as of 9/10 and is subject to change. Please contact the credit union at 1-800-222-7455 for current information.

