Cabrillo Credit Union Credit Card Application

|  | Platinum | Prestige | Classic | Alliance | Share Secured |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Annual Percentage Rate (APR) for Purchases, Balance Transfers, Cash Advances | 9.9\% APR | $\begin{aligned} & \text { 12.9\% - 15.4\% } \\ & \text { APR } \end{aligned}$ | $\begin{aligned} & \text { 13.9\%-17.9\% } \\ & \text { APR } \end{aligned}$ | 17.9\% APR | 11\% APR |
| Annual Fee | \$0 | \$35 Annually | \$0 | \$10 Annually | \$0 |
| Balance Transfer <br> Fees, Cash Advance <br> 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 | 18\% APR <br> 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. | 18\% APR <br> 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. | 18\% APR <br> 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. | 18\% APR <br> 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. | 18\% APR <br> 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 www.federalreserve.gov/ creditcard | To learn more about factors to consider when applying for or using a credit card, visit www.federalreserve.gov/c reditcard | To learn more about factors to consider when applying for or using a credit card, visit www.federalreserve.gov/c reditcard | To learn more about factors to consider when applying for or using a credit card, visit www.federalreserve.gov/c reditcard | To learn more about factors to consider when applying for or using a credit card, visit www.federalreserve.gov/ creditcard |
| 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.
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Annual Percentage Rate. Rates subject to change at any time without notice. $9.90 \%$ APR is the lowest rate available inclugiall applicable discounts. Highest rate is $17.90 \%$ APR. Rates based on creditworthiness. Not all applicants will receive the lowest rate. Some restrictions may apply. On approvectedit. Initial offer good through $8 / 31 / 13$. All balances will convert to member qualified rate after 2/14/14 if transfer is made in July, or 3/17/14 if transfer is made in Augist. Balance transfer must be made by Cabrillo Credit Union employee to another financial institution/merchant. Federally insured by NCUA

