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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**GET STARTED CLASSIC VISA /VISA PLATINUM/VISA  
 REWARDS PLATINUM PREFERRED**

| <b>Interest Rates and Interest Charges</b>               |   |
|--|---|
| <p><b>Annual Percentage Rate (APR) for Purchases</b></p> | <p><b>Get Started Classic Visa</b><br/> <b>7.99% to 14.99%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum</b><br/> <b>2.99% to 9.99%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>7.99% to 14.99%</b> , based on your creditworthiness.</p> <p><b>Visa Rewards Platinum Preferred</b><br/> <b>4.99% to 11.99%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>9.99% to 16.99%</b> , based on your creditworthiness.</p> |
| <p><b>APR for Balance Transfers</b></p>                  | <p><b>Get Started Classic Visa</b><br/> <b>7.99% to 14.99%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum</b><br/> <b>2.99% to 9.99%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>7.99% to 14.99%</b> , based on your creditworthiness.</p> <p><b>Visa Rewards Platinum Preferred</b><br/> <b>4.99% to 11.99%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, your APR will be <b>9.99% to 16.99%</b> , based on your creditworthiness.</p> |

|   |  |
|---|--|
| <b>APR for Cash Advances</b>  | <b>Get Started Classic Visa</b><br><b>7.99% to 14.99%</b> , based on your creditworthiness.<br><br><b>Visa Platinum</b><br><b>2.99% to 9.99%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.<br><br>After that, your APR will be <b>7.99% to 14.99%</b> , based on your creditworthiness.<br><br><b>Visa Rewards Platinum Preferred</b><br><b>4.99% to 11.99%</b> Introductory APR for a period of 12 billing cycles, based on your creditworthiness.<br><br>After that, your APR will be <b>9.99% to 16.99%</b> , based on your creditworthiness. |
| <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.   |
| <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>Transaction Fees</b><br>- Foreign Transaction Fee  | <b>2.00%</b> of each transaction in U.S. dollars   |
| <b>Penalty Fees</b><br>- Late Payment Fee - Get Started Classic Visa<br>- Late Payment Fee - Visa Platinum, Visa Rewards Platinum Preferred<br>- Returned Payment Fee | Up to <b>\$15.00</b><br><br>Up to <b>\$25.00</b><br><br>Up to <b>\$20.00</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 Platinum Preferred:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Santa Clara County 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: December 27, 2017  
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 - Get Started Classic Visa :

\$15.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Late Payment Fee - Visa Platinum, Visa Rewards Platinum Preferred:

\$25.00 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:

\$20.00 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:

\$6.00.

Document Copy Fee:

\$15.00.