



Interest Rate and Charges

Annual Percentage Rate (APR) for Purchases	<u>Classic VISA</u> 11.90% APR*
	<u>Share Secured VISA</u> 7.90% APR*
	<u>Premier VISA</u> 9.90% APR*
	<u>Premier Plus</u> 8.90% APR*
When you open your account, based on creditworthiness.	
APR for Balance Transfers	<u>Classic VISA</u> 11.90% APR*
	<u>Share Secured VISA</u> 7.90% APR*
	<u>Premier VISA</u> 9.90% APR*
	<u>Premier Plus</u> 8.90% APR*
When you open your account, based upon creditworthiness.	
APR for Cash Advances	<u>Classic VISA</u> 11.90% APR*
	<u>Share Secured VISA</u> 7.90% APR*
	<u>Premier VISA</u> 9.90% APR*
	<u>Premier Plus</u> 8.90% APR*
When you open your account, based upon creditworthiness	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
*APR = Annual Percentage Rate	
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will charge you interest on purchases if you do not pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using credit cards, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore

Fees

Annual Fee	\$0
Transaction Fee for Purchases	None



1st Nor Cal

1ST NORTHERN CALIFORNIA CREDIT UNION

VISA Credit Card Disclosure

Transaction Fee for Balance Transfers and Cash Advances	3.00%* - *No fee for Balance Transfers and Cash Advances if completed at 1 st Nor Cal CU Office. Interest will be charged from date of advance for cash advances.
Late Payment Fee	Up to \$35.00 as follows: If the minimum Payment due is not paid within ten (10) the fee is \$20.00. If this happens again within the next six (6) billing periods, the fee is \$35.00. However, the Late Payment Fee will not exceed the Minimum Payment Due.
Returned Payment Fee	Up to \$35.00 as follows: If a payment that was applied to your Account is returned to us unpaid for any reason by your financial institution the first time, you will be charged a Returned Payment Fee of \$20.00. If this happens again within the next six (6) billing periods, the fee is \$35.00. However, the Returned Payment Fee will not exceed the Minimum Payment Due on the last Payment Due Date before the payment is returned.

How We Will Calculate Your Balance: Finance charge (interest) is calculated at the monthly periodic rate and corresponding annual percentage rate on the average daily balances of purchases and cash advances.

Accuracy of Information: Products, services, rates, fees and terms provided are accurate as of January 17, 2018 and are subject to change. This offer is not guaranteed, but will be honored if you continue to meet specific criteria bearing on creditworthiness and income. Federal regulations requires lenders to verify the borrower’s ability to pay credit card obligations. We will verify income and credit worthiness to determine eligibility. Call (888) 387-8632 for the most current information.

PRE-SCREEN AND OPT-OUT NOTICE: This “pre-screened” offer of credit is based on information in your credit report indicating that you meet certain criteria. Per federal regulation, all pre-approved credit card offers must meet income/asset guidelines prior to issuance. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive pre-screened offers of credit from 1st Northern California Credit Union, call (888) 387-8632; or write: 1st Nor Cal Credit Union, 1111 Pine Street, Martinez, CA 94553.

MILITARY LENDING ACT DISCLOSURES: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). For MLA information call (888) 387-8632 ext. 856



Federally insured by NCUA