

## APPLICATION AND SOLICITATION DISCLOSURE

**IMPORTANT VISA CREDIT CARD DISCLOSURES.** The following disclosure represents important details concerning Your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of April 1, 2022. You can call Us at (505) 262-1401 or (877) 761-5136 or write Us at 301 Rio Bravo SE, Albuquerque, NM 87105 to inquire if any changes have occurred since the effective date.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>VISA Platinum: 8.24% - 16.24%</b> , depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>VISA Platinum: 8.24% - 16.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>VISA Platinum: 8.24% - 16.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
<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 Web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
Fees	
<b>Set-up and Maintenance Fees</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> <b>1.00%</b> of each foreign currency transaction in U.S. dollars. <b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> Up to <b>\$26.00</b>

**How We Will Calculate Your Balance.** We use a method called "average daily balance (including new purchases)."

### Effective Date.

The information about the costs of the card described in this application is accurate as of **April 1, 2022**.

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