

**TwinStar Credit Union**  
**VISA Credit Card Application Disclosures**

**VISA – Rates & Fees**

| INTEREST RATES AND INTEREST CHARGES                                       |  |
|---|--|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>1.9%</b> introductory period for 6 months on Platinum; Platinum Rewards; and Classic accounts.<br><br>After that your APR will be <b>10.25% – 12.25%</b> based on the Visa account type and credit limit. This APR will vary with the market based on the Prime Rate.         |
| <b>APR for Balance Transfers</b>  | <b>7.25% – 9.25%</b> When you open your account, based on the Visa account type and credit limit. This APR will vary with the market based on the Prime Rate.  |
| <b>APR for Cash Advances</b>  | <b>13.25% – 15.25%</b> When you open your account, based on the Visa account type and credit limit. The APR will vary with the market based on the Prime Rate.   |
| <b>Penalty APR</b>  | <b>18.0%</b> - This APR may be applied when your minimum monthly payment is more than 60 days late.<br><br><b>How long will the Penalty apply?</b> If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due |
| <b>How to Avoid Paying Interest on Purchases</b>                          | Your due date is at least 21 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 Grace Period End due date each month.  |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .                             |
| FEES  |  |
| <b>Annual Fee</b>   | <b>\$25</b> for Platinum Rewards VISA<br><b>None</b> for Platinum or Classic VISA  |
| <b>Transaction Fees</b>   |  |
| • <b>Foreign Transaction Fee</b>  | Up to <b>2%</b> of the U.S. dollar amount of the foreign transaction or <b>\$0.25</b> whichever is greater.  |
| <b>Penalty Fees</b>   |  |
| • <b>Late Payment Fee</b>   | <b>\$20</b>  |
| • <b>Returned Check Fee</b>   | <b>\$25</b>  |

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

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

**Balance Transfers:** Only balances transferred from an existing credit card account to your TwinStar credit card account will qualify as a Balance Transfer. Balances from other types of loans may not be applied to your TwinStar credit card account as a Balance Transfer and the Cash Advance APR will apply to such transfers.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement

We reserve the right to amend the VISA Credit Card Agreement as permitted by law. The above rates and fees are current as of March 10, 2018.