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APPLICATION AND
SOLICITATION
DISCLOSURE



VISA PLATINUM PREFERRED/VISA SIGNATURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum Preferred 11.49% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 14.00% to 16.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Visa Platinum Preferred 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 11.49% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 14.00% to 16.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Visa Platinum Preferred 11.49% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 14.00% to 16.99%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee - Annual Fee	None

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Platinum Preferred - Foreign Transaction Fee - Visa Signature	4.00% of the amount of each balance transfer None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$29.00 Up to \$29.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account from January 01, 2023 until April 30, 2023. Any existing balances on ABNB Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: March 6th, 2023. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Preferred and Visa Signature are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

4.00% of each balance transfer. However, this fee is waived on any balance transfer transactions posted after the Promotional Period stated above.

Returned Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$5.00.

