



Golden 1 Credit Union
 8945 Cal Center Drive
 Sacramento, CA 95826
 1-877-GOLDEN 1 (1-877-465-3361)
 Telecommunications Devices for the Deaf: 916-363-7407
 golden1.com

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of November 2024. If you are applying to increase your credit line on an existing credit card, this disclosure does not apply. You can contact us toll free at 1-877-GOLDEN 1 (1-877-465-3361) or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:				
	MEMBER CASH REWARDS+	MEMBER CASH REWARDS	MEMBER RATE ADVANTAGE	MEMBER FIRST
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	<u>16.29 %</u> to <u>22.29 %</u> based on your creditworthiness at the time you open your account. This APR will vary with the market based on the Prime Rate*.	<u>16.29 %</u> to <u>22.29 %</u> based on your creditworthiness at the time you open your account. This APR will vary with the market based on the Prime Rate*.	<u>12.29 %</u> to <u>18.29 %</u> based on your creditworthiness at the time you open your account. This APR will vary with the market based on the Prime Rate*.	<u>14.29 %</u> This APR will vary with the market based on the Prime Rate*.
Penalty APR and When it Applies	None			
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.			
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:	
Transaction Fees	
• Balance Transfer:	None
• Cash Advance:	2.5% of the amount of each cash advance or \$5.00 , whichever is greater
• Foreign Transaction:	Up to 1% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment:	Up to \$15.00
• Over-the-Credit Limit:	None
• Returned Payment:	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See the Golden 1 Credit Card Agreement for more details.

SEE NEXT PAGE for more important information about this account

***Variable Rates:** *The following applies to Member Cash Rewards+, Member Cash Rewards, and Member Rate Advantage:* The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin based on your creditworthiness of: 8.54 % to 14.54 % for Member Cash Rewards+ and Member Cash Rewards or 4.54 % to 10.54 % for Member Rate Advantage at the time you open your account for Purchases, Cash Advances, and Balance Transfers, rounded to the nearest 100th of a percent. The interest rate can change on the first day of each billing cycle following a change in the Prime Rate. Any increase will lengthen the time it takes to pay off your loan.

The following applies to Member First: The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 6.54 % for Purchases, Cash Advances, and Balance Transfers, rounded to the nearest 100th of a percent. The interest rate can change on the first day of each billing cycle following a change in the Prime Rate. Any increase will lengthen the time it takes to pay off your loan.

Member Cash Rewards+ and Member Cash Rewards: You will receive a Member Cash Rewards+ Card if your application is approved for a credit line of \$5,000 or greater. You will receive a Member Cash Rewards Card if your application is approved for a credit line of less than \$5,000.

SECURITY INTEREST

For California Applicants: These cards are identified as a "secured credit card". It is secured as defined below.

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS APPLICATION.

IF YOUR APPLICATION IS APPROVED, YOU SPECIFICALLY GRANT GOLDEN 1 CREDIT UNION ("GOLDEN 1") A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH GOLDEN 1 NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT GOLDEN 1 HAS SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, GOLDEN 1 CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.