



Golden 1 Credit Union Platinum Rewards Visa® Credit Card Application Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases¹	10.04% to 16.04% when you open your account, based on your creditworthiness. APR will vary with the market based on the Prime Rate.
APR for Balance Transfers¹	10.04% to 16.04% when you open your account, based on your creditworthiness. APR will vary with the market based on the Prime Rate.
APR for Cash Advances¹	10.04% to 16.04% when you open your account, based on your creditworthiness. APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies²	<p>25.15% APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you</p> <ol style="list-style-type: none"> 1) Make a late payment; 2) Go over your credit limit; or 3) Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 <ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	Either \$5 or 2.5% of the amount of each cash advance, whichever is greater. Up to 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$15 Up to \$5

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

The APR is determined by adding a variable Index, based on the Prime Rate published by *The Wall Street Journal*, to a Margin.

¹ The “Margin” for purchases, balance transfers, and cash advances will range from 4.54% to 10.54%. The monthly periodic rate is currently 0.836% to 1.336% (applicable APR divided by 12).

² The “Margin” for the penalty APR will be 19.65%. The monthly periodic rate is currently 2.095% (penalty APR divided by 12).

The information about the costs of the card described in this disclosure is accurate as of 12/2018. This information may have changed after that date. To find out what may have changed, contact us at **1-877-GOLDEN 1 (1-877-465-3361)**.



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SECURITY INTEREST

By using your Golden 1 Credit Union credit card, you agree Golden 1 Credit Union has a security interest in all shares, payment on shares, dividends on shares, and deposits (excluding Individual Retirement Account shares) which you now have or hereafter may have in Golden 1 Credit Union.