

**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 the effective date of January 15, 2023. You can call Us at (559) 686-1791 or write Us at Tulare County Federal Credit Union, 300 North K Street, Tulare, CA 93274 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

<p><b>Annual Percentage Rate (APR) For Purchases</b></p>	<p>VISA Classic: _____ %                      VISA Platinum: _____ %</p> <p>VISA Student: _____ %</p>
<p><b>APR For Balance Transfers</b></p>	<p>VISA Classic: _____ %                      VISA Platinum: _____ %</p> <p>VISA Student: _____ %</p>
<p><b>APR For Cash Advances</b></p>	<p>VISA Classic: _____ %                      VISA Platinum: _____ %</p> <p>VISA Student: _____ %</p>
<p><b>Penalty APR And When it Applies</b></p>	<p><b>17.90%</b></p> <p>This APR may be applied to Your VISA Feature Category if You:</p> <ol style="list-style-type: none"> <li>1) Make a late payment; or</li> <li>2) Make a payment that is returned unpaid.</li> </ol> <p><b>How Long Will The Penalty APR Apply?</b> If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>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.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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>.</b></p>
<p><b>Fees</b></p>	
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p><b>3.00%</b> of each Transfer</p> <p><b>3.00%</b> of each Cash Advance</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$25.00</b></p> <p>Up to <b>\$27.00</b></p>

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