



4926 La Cuenta Drive
San Diego, CA 92124
(619) 283-5477
(800) 9SDFFCU

IMPORTANT VISA DISCLOSURE INFORMATION

Annual Percentage Rate (APR) for Purchases	Platinum VISA Card: 9.90% Gold VISA Card: 11.90% Classic VISA Card: 12.90% Secured VISA Card: 12.90%
APR for Balance Transfers	Platinum VISA Card: 9.90% Gold VISA Card: 11.90% Classic VISA Card: 12.90% Secured VISA Card: 12.90%
APR for Cash Advances	Platinum VISA Card: 9.90% Gold VISA Card: 11.90% Classic VISA Card: 12.90% Secured VISA Card: 12.90%
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
Annual Fee	Classic VISA Card: None Gold VISA Card: None Platinum VISA Card: \$35.00 Secured VISA Card: None
Transaction Fees ♦ Balance Transfer ♦ Cash Advance ♦ Foreign Transaction	None None 1% of the transaction amount in U.S. dollars
Penalty Fees ♦ Late Payment ♦ Over-the-Credit Limit ♦ Returned Payment	\$20.00 \$20.00 \$25.00

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

The information about the costs of the cards described in this application are accurate as of April 15, 2021. This information may have changed after that date. To find out what may have changed, call us at (800) 9SDFFCU (973-3328) or write to us at 4926 La Cuenta Drive, San Diego, CA 92124.