



**Sacramento Credit Union® Credit Card Application Disclosure**

Interest Rates and Interest Charges	
<b>Variable Annual Percentage Rate (APR)<sup>1</sup></b> Rates apply to purchases, balance transfers, and cash advances.	
<b>Visa Platinum Credit Card</b>	<b>12.00% to 20.90%,</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Visa Platinum Rewards Plus Credit Card</b>	<b>13.90% to 21.90%,</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Visa Secured Credit Card</b>	<b>17.75%,</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .

Fees	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• ATM Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> \$5.00 or 2.00% of the amount of each cash advance, whichever is greater. <b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<b>Up to \$10.00</b> <b>Up to \$27.00</b>

\*APR=Annual Percentage Rate. Approval is subject to underwriting guidelines and verifications.  
 How We Will Calculate Your Balance. We use a method called "average daily balance" (including new purchases).

**OTHER DISCLOSURES**

Late Payment Fee - \$10 or the amount of the required minimum payment, whichever is less, if you are more than ten (10) days late in making a payment.

Document Copy Fee - None

Rush Fee - \$25

Card Replacement Fee - None

Collection Costs. You agree to pay all costs of collecting the amount you owe under this agreement, including court costs and reasonable attorney's fees.

This disclosure was printed and is accurate as of October 20, 2025, and is subject to change after that date. To find out what may have changed, or if you have any questions regarding this disclosure, call 1-916-444-6070.

