

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Direct 0.00% Introductory APR for the first 12 months of card opening.</p> <p>After that, your APR will be 12.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 0.00% Introductory APR for the first 12 months of card opening.</p> <p>After that, your APR will be 13.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 0.00% Introductory APR for the first 12 months of card opening.</p> <p>After that, your APR will be 14.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 18.00%</p>
<p>APR for Balance Transfers</p>	<p>Visa Direct 0.00% Introductory APR for the first 12 months of card opening.</p> <p>After that, your APR will be 12.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 0.00% Introductory APR for the first 12 months of card opening.</p> <p>After that, your APR will be 13.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature 0.00% Introductory APR for the first 12 months of card opening.</p> <p>After that, your APR will be 14.25% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 18.00%</p>

SEE NEXT PAGE for more important information about your credit card.

APR for Cash Advances	<p>Visa Direct to 12.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum to 13.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature to 14.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 18.00%</p>
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.
Minimum Interest Charge	None
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	
Annual Fee <ul style="list-style-type: none"> • Visa Direct Secured • Visa Platinum Signature 	\$25.00 (Annual fee is waived for members who conduct a minimum of \$1,000.00 in transactions over the annual period.) None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee - <i>Direct Platinum Secured</i> • Foreign Transaction Fee - <i>Signature</i> 	\$10.00 or 2.50% of the amount of each balance transfer, whichever is greater \$10.00 or 2.50% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	Up to \$25.00 None Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Direct, Visa Platinum, Visa Signature:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card. Any existing balances on Signal Financial Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

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For California Borrowers: Visa Direct, Visa Platinum, Visa Signature and Visa Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 (If you are delayed by five days or more in submitting a payment).

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00

Pay-by-Phone Fee:

\$5.00 - \$10.00

Card Replacement Fee:

\$10.00

Rush Fee:

\$35.00 (3-5 business day timeframe)

Statement Copy Fee:

\$10.00 per statement