

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.99% or 13.99% based on creditworthiness.
APR for Balance Transfers	3.99% introductory APR for 24 months on all balance transfers performed between 12/1/18-2/28/19. After that, your APR will be 9.99% or 13.99% based on your creditworthiness.
APR for Cash Advances	17.99%
Penalty APR & When It Applies	None
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	If you are charged interest, the charge will be no less than \$1.00 .
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	None
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee	For this offer, \$0 on all balance transfers performed between 12/1/18-2/28/19. After that, either \$5.00 or 2.00% of the amount of each balance transfer, whichever is greater. \$5.00 for each cash advance. 1.00% of each transaction in U.S. dollars.
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment. Up to \$25.00 or the amount of the required minimum payment, whichever is less.
Other Fees Card Replacement Fee Emergency Card Replacement Fee Document Copy Fee Pay by Phone Fee Statement Copy Fee	\$8.00 if your account is subject to this fee \$20.00 if your account is subject to this fee \$8.00 per document if your account is subject to this fee except in connection with a billing error made by the Credit Union \$10.00 when calling Visa® customer service center to make a payment \$3.50 per document if your account is subject to this fee, except in connection with a billing error

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

Loss of Introductory APR: We may end your introductory APR for Balance Transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Minimum Interest Charge: The minimum interest charge will be charge on any dollar amount.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement and Disclosure Statement.

Effective Date: The information about the costs of the card described in this application is accurate as of November 1, 2018. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the VISA Platinum Rewards is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

TERMS & CONDITIONS

*APR=Annual Percentage Rate. This offer is valid from 12/1/18-2/28/19 and is for new COPFCU Visa Platinum Rewards Credit Card accounts only. You must be approved for this card to take advantage of this special offer. If approved, COPFCU is the issuer of your account.

To receive this special offer, your COPFCU account(s) must be in good standing. Your account(s) are not in good standing if any loan or other account with COPFCU or any other creditor is past due, your account(s) are over the limit, you make a payment to your account that has been returned unpaid or your account is closed for any reason.

Federal law mandates that you must be at least 21 years of age to apply for a credit card. If you are younger than 21, your parent/guardian must apply with you unless you can provide proof of income sufficient to support the payment of the account.

Balance Transfers - You may transfer any amount, but the total amount must be less than your available credit line. Each transfer will reduce your available credit just like a purchase. You will see a payment for the amount of the balance transfer on the statement of your other credit card. Please note that it may take up to three weeks to set up your new account and post the balance transfer transactions, so you may still need to make payments to your other accounts to keep them current. We will not close your other credit card accounts for you; please contact your other credit card or loan company directly if you wish to do so. You should not transfer the amount of any disputed charge or other charge. If you do, you may lose your dispute rights. We reserve the right to decline to process any full or partial balance transfer request and will not process a balance transfer to pay any other COPFCU account or loan.

Cash Advances may be limited to a portion of your credit line.

Claims and disputes are subject to arbitration.

We comply with section 326 of the USA Patriot Act. This law mandates that we verify certain information about you while processing your account information.



Equal Housing Lender.
Federally Insured by NCUA.