

## VISA AGREEMENT AND DISCLOSURE STATEMENT

Effective Date: April 1, 2017

The information about the costs of the card described in this application are in effect as of the effective date above. Rates and terms offered are subject to change. Contact us for complete details.

Platinum VISA	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>12.50% to 17.50%</b> Tiered Rates, range of rates that are offered, based upon credit worthiness of the borrowers. Please contact us for details regarding how your rate is determined.
APR for Balance Transfers	Not Applicable
APR for Cash Advances	Not Applicable
Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	Not Applicable
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
FEES	
Annual Fee	Not Applicable
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction (For any transaction made in a foreign currency)</li> </ul>	Not Applicable Not Applicable 1% of the U.S. Dollar amount. This fee will be in addition to any other applicable fee.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Over-the-Credit-Limit</li> <li>Returned Payment</li> </ul>	The greater of 5% of payment or \$20.00, if payment is not received by the end of the business day on the payment due date. Fee will not exceed \$25.00 or the amount of your missed payment. \$20.00 if your loan is opted in for over limit coverage. If not opted in for this coverage, over limit transactions will be declined. Not Applicable

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

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. These Account Disclosures for the VISA Credit Card are part of and integrated with your Visa Credit Card Agreement with Clackamas Community Federal Credit Union. We reserve the right to amend the Visa Credit Card Agreement as permitted by law.