



## PLATINUM VISA CREDIT CARD ACCOUNT OPENING DISCLOSURE

Effective: \_\_\_\_\_ September 1, 2018

Replaces Addendums Dated: \_\_\_\_\_ April 1, 2018

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory rate fixed for the first six (6) billing cycles (does not apply to upgrades from another credit card with The Partnership FCU) and variable thereafter, currently <b>10.00%, 10.75%, or 12.75%</b> based on your creditworthiness
<b>Other APRs</b>	Balance Transfer APR: <b>2.90%</b> introductory rate for six billing cycles. After six billing cycles the Cash Advance APR will apply. Cash Advance APR: Variable, currently <b>10.00%, 10.75% or 12.75%</b> based on your creditworthiness. Penalty APR: None
<b>Variable Rate Information</b>	Your APRs for purchases and cash advances may vary. After the first six billing cycles, the variable APR for both purchases and cash advances will be determined quarterly by adding to the Prime Rate a Margin of 5.00%, 5.75%, or 7.75% <sup>1</sup>
<b>How to Avoid Paying Interest on Purchases</b>	Not less than 25 days <sup>2</sup>
<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>
<sup>1</sup> The Prime Rate used in determining the variable APRs for billing cycles that begin in a calendar quarter is the highest one reported in the "Money Rates" section of The Wall Street Journal on the first business day of that calendar quarter. The Variable APRs above are based on the Wall Street Journal Prime Rate as of September 1, 2018.	
<sup>2</sup> Periodic Finance Charges will not be charged on new purchases on your current statement provided that you have paid the new balance on your previous statement in full by the payment due date on that statement, and provided that you pay the new balance on your current statement in full by the payment due date on that statement. The payment due date shown on a statement will be at least 25 days after the end of the billing cycle covered by that statement. This "Grace Period" only applies to purchases and not balance transfers or cash advances.	

**Method of Computing the Balance for Purchases:** Average daily balance (including new purchases)

Fees	
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Minimum Finance Charge</li> <li>• Transaction Fee for Purchases</li> <li>• Transaction Fee for Cash Advances</li> <li>• Foreign Currency Conversion Fee</li> </ul>	None None None Up to 1% of the transaction amount
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Over Limit Fee</li> <li>• Late Payment Fee</li> <li>• Returned Payment Fee</li> </ul>	None \$25 \$25
<b>Other Fees</b>	
<ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Bad Address/Returned Mail Fee</li> <li>• Chargeback or Dispute of authorized transaction</li> <li>• Replacement card</li> <li>• Rush replacement card</li> <li>• Statement Copy</li> </ul>	None \$10 \$25 \$10 \$45 \$5 per monthly statement