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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



VISA SIGNATURE CONNECT REWARDS/CONNECT

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>VISA SIGNATURE CONNECT REWARDS 0.00% Introductory APR, for qualifying members, for a period of twelve billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be 18.24% to 26.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>CONNECT 2.99% to 4.99% Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be 12.75% to 22.45%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>VISA SIGNATURE CONNECT REWARDS 0.00% Introductory APR, for qualifying members, for a period of twelve billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be 18.24% to 26.24%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>CONNECT 2.99% to 4.99% Introductory APR, for qualifying members, for a period of six billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be 12.75% to 22.45%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	VISA SIGNATURE CONNECT REWARDS 0.00% Introductory APR, for qualifying members, for a period of twelve billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be 23.24% to 31.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. CONNECT 2.99% to 4.99% Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for an Introductory APR, your APR will be 12.75% to 22.45% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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.
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 - Annual Fee - VISA SIGNATURE CONNECT REWARDS - Annual Fee - CONNECT	None \$25.00 , based on your creditworthiness
Transaction Fees - Balance Transfer Fee - Overdraft Transfer Fee - Foreign Transaction Fee	None \$5.00 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$27.00

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

Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six months (twelve months with applicable Signature Connect Rewards promotion) following the opening of your account. Any existing balances on Vantage West Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date: The information about the costs of the card described in this application is accurate as of: February 3, 2023. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee: \$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Annual Fee - CONNECT: \$25.00 based on your creditworthiness

Pay-by-Phone Fee: \$15.00.

Rush Fee: \$33.00.