



**MYPOINT PERKS VISA
ULTRA VISA
STUDENT VISA
SAVINGS SECURED VISA
APPLICATION AND SOLICITATION DISCLOSURE
Visa Rates and Terms – EFFECTIVE: April 1, 2024**

You may not be eligible for introductory annual percentage rates and fees based on your creditworthiness. See important exclusions below and refer to your Visa Account Opening Disclosure for approved terms and conditions.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>MYPOINT PERKS VISA 2.99% Introductory APR on purchases posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR will be 15.75% to 23.25% when you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p> <p>ULTRA VISA* 2.99% Introductory APR on purchases posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR will be 13.49% to 20.99% when you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</p> <p>STUDENT VISA 15.50% to 23.00% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.</p> <p>SAVINGS SECURED VISA 23.00% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>MYPOINT PERKS VISA 2.99% Introductory APR on balance transfers posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR for the unpaid balance and any new balance transfers will be 15.75% to 23.25% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>ULTRA VISA* 2.99% Introductory APR on balance transfers posted within the first 120 days of account opening, ending the first billing cycle after the account is open 12 months. After that, the APR for the unpaid balance and any new balance transfers will be 13.49% to 20.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>STUDENT VISA 15.50% to 23.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>SAVINGS SECURED VISA 23.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	MYPOINT PERKS VISA 21.75% to 29.25% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	ULTRA VISA 19.49% to 26.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	STUDENT VISA 21.50% to 29.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	SAVINGS SECURED VISA 29.00% when you open your account, 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 28 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.
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 <ul style="list-style-type: none"> Balance Transfer 	MYPOINT PERKS & ULTRA VISA: 0% of the amount of each balance transfer for balance transfers completed within the first 120 days of account opening. After that, either \$10.00 or 3.0% of the amount of each balance transfer, whichever is greater.
<ul style="list-style-type: none"> Cash Advance Foreign Transaction 	STUDENT & SAVINGS SECURED VISA: Either \$10.00 or 3.0% of the amount of each balance transfer, whichever is greater. Either \$10.00 or 3.0% of the amount of each cash advance, whichever is greater. 1.0% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	Up to \$18.00 Up to \$15.00

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

Effective Date:

The information about the costs of the card described in this application is accurate as of April 1, 2024. This information may have changed after that date. To find out what may have changed, contact MyPoint Credit Union at (888) 495-3400.

***MyPoint Perks & Ultra Visa: Eligibility for introductory rate(s) and fees**

You may not be eligible for introductory annual percentage rate and fee offers that are based on your creditworthiness. Please refer to your Ultra Visa Account Opening Disclosure for your approved rate and introductory offers, if applicable.

Loss of introductory APR

We may end your introductory APR and apply the regular purchase and balance transfer APR if you make a late payment.

For California Borrowers, the MyPoint Perks Visa, Ultra Visa, Student Visa and Savings Secured Visa 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$18.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$15.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00

Document Copy Fee:

\$3.00 per document

Emergency Card Replacement Fee:

\$15.00

Rush Fee:

\$15.00