



2151 E. Gonzales Road  
Oxnard CA 93036

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**VISA PLATINUM**

| <b>Interest Rates and Interest Charges</b>               |   |
|--|---|
| <p><b>Annual Percentage Rate (APR) for Purchases</b></p> | <p><b>Visa Platinum</b><br/><b>2.99% to 2.99%</b> Introductory APR for 12 months from issuance of the card, based on your creditworthiness.</p> <p>After that, your APR will be <b>7.49% to 16.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>EPIC Rewards Platinum Visa</b><br/><b>2.99% to 2.99%</b> Introductory APR for 12 months from issuance of the card, based on your creditworthiness.</p> <p>After that, your APR will be <b>12.49% to 16.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <p><b>APR for Balance Transfers</b></p>                  | <p><b>Visa Platinum</b><br/><b>2.99% to 2.99%</b> Introductory APR for 12 months from issuance of the card, based on your creditworthiness.</p> <p>After that, your APR will be <b>7.49% to 16.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>EPIC Rewards Platinum Visa</b><br/><b>2.99% to 2.99%</b> Introductory APR for 12 months from issuance of the card, based on your creditworthiness.</p> <p>After that, your APR will be <b>12.49% to 16.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| <p><b>APR for Cash Advances</b></p>                      | <p><b>Visa Platinum</b><br/><b>13.25% to 16.50%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>EPIC Rewards Platinum Visa</b><br/><b>13.25% to 16.50%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>  |

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| <b>Penalty APR and When it Applies</b>   | <b>Visa Platinum</b><br><b>18.00%</b><br><br><b>EPIC Rewards Platinum Visa</b><br><b>18.00%</b><br><br>This APR may be applied to your account if you:<br>- Make a late payment.<br><br><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. |
| <b>How to Avoid Paying Interest on Purchases</b>   | 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.   |
| <b>Minimum Interest Charge</b>   | If you are charged interest, the charge will be no less than <b>\$1.50</b> .   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>                            | <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>.</b>   |
| <b>Fees</b>  |  |
| <b>Annual Fee</b><br>- Annual Fee - Visa Platinum<br>- Annual Fee - EPIC Rewards Platinum Visa       | <b>None</b><br><b>\$95.00</b>  |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>\$5.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater<br><b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater<br><b>3.00%</b> of each transaction in U.S. dollars   |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee                                  | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b>   |

**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 and balance transfers will apply to transactions posted to your account during the first 12 months following issuance of your card.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Minimum Interest Charge:**

Except as limited by applicable law, a minimum interest charge may be assessed to your account on amounts above \$25.00.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: 04/24/2020  
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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you do not make the required minimum payment by the statement due date.

Annual Fee - EPIC Rewards Platinum Visa:

\$95.00. However, this fee is waived if you have an EPIC Premium Rewards Checking account, you are covered borrower under the Military Lending Act and unless prohibited by law.

Balance Transfer Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$5.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Emergency Card Replacement Fee:

Up to \$165.00.

Rush Fee:

\$35.00 second day.

Statement Copy Fee:

\$5.00 per document.