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APPLICATION AND SOLICITATION DISCLOSURE



VISA PLATINUM SECURED/VISA PLATINUM/VISA REWARDS

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum Secured 15.99% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 15.99% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 18.00% This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum Secured 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 15.99%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 15.99%. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 18.00% This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Platinum Secured 15.99% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum 15.99% This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards 18.00% This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>

Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer 3.00% of the amount of each cash advance 2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$20.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Platinum Secured, Visa Platinum:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first three months following the opening of your account. Any existing balances on Mirastar Federal 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: August 20, 2024
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum Secured, Visa Platinum and Visa Rewards 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance.

Returned Payment Fee:

\$20.00 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:

\$6.00.

Document Copy Fee:

\$15.00.