

**Important VISA Credit Card Disclosure.** The following disclosure represents important details concerning your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of 6/21/2024. You can call Us at (800) 422-5852 or write to Us at Kitsap Credit Union, P.O. 990, Bremerton, Washington 98337 to inquire if any changes have occurred since the effective date.

**Interest Rate and Interest Charges**

<p><b>Annual Percentage Rate (APR) For Purchases</b></p>	<p>VISA: <u>0.00%</u> Introductory APR for <u>12</u> months.        After that, Your APR will be <u>12.90%</u> - <u>22.90%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>0.00%</u> Introductory APR for <u>12</u> months.        After that, Your APR will be <u>14.90%</u> - <u>24.90%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Cash Back: <u>0.00%</u> Introductory APR for <u>12</u> months.        After that, Your APR will be <u>14.90%</u> - <u>24.90%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR For Balance Transfers</b></p>	<p>VISA: <u>0.00%</u> Introductory APR for <u>12</u> months.        After that, Your APR will be <u>12.90%</u> - <u>22.90%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>0.00%</u> Introductory APR for <u>12</u> months.        After that, Your APR will be <u>14.90%</u> - <u>24.90%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Cash Back: <u>0.00%</u> Introductory APR for <u>12</u> months.        After that, Your APR will be <u>14.90%</u> - <u>24.90%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR For Cash Advances</b></p>	<p>VISA: <u>12.90%</u> - <u>22.90%</u> depending on Your creditworthiness.        This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>14.90%</u> - <u>24.90%</u> depending on Your creditworthiness.        This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Cash Back: <u>14.90%</u> - <u>24.90%</u> depending on Your creditworthiness.        This APR will vary with the market based on the Prime Rate.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days from Your statement closing date.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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></p>
<p><b>Fees</b></p>	
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Foreign Transaction</li> </ul>	<p><b>3.00%</b> of each transfer (<b>\$10.00</b> minimum)  <b>2.00%</b> of each foreign currency transaction in U.S. Dollars.  <b>1.80%</b> of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<p>Up to <b>\$25.00</b>        Up to <b>\$28.00</b></p>

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