Important Disclosure Information
Travis Credit Union Credit Cards
MasterCard® or VISA Credit Card®

Interest Rates and Interest Charges				
	Platinum Rewards VISA	**MasterCard Gold**	**Share-Secured[1] / Credit Builder Classic VISA**	**Classic VISA**
Annual Percentage Rate (APR) for purchases*	**6.9%** introductory APR for 12 months. After that, APR will be **10.99%** to **17.99%**	**12.99%** to **17.99%**	**17.40%**	**18.99%**
Cash Advance **APR***	**6.9%** introductory APR for 12 months. After that, APR will be **12.99%** to **19.99%**	**14.99%** to **19.99%**	**19.40%**	**20.99%**
Balance Transfer **APR***	**6.9%** introductory APR for 12 months. After that, APR will be **12.99%** to **19.99%**	**14.99%** to **19.99%**	**19.40%**	**20.99%**
Penalty Rate	None			
How to Avoid Paying Interest on Purchases	You have 25 days to repay your balance for purchases before a finance charge will be imposed.			
Method of computing the balance	Average daily principle balance (including new transactions)			
Minimum Finance Charge	None[2]			

Fees	
Visa Rewards Annual Fee	**$25.00**[3]
Transaction Fees	
Balance Transfer	None for the first 12 months for the Platinum Rewards VISA. None for the first 90 days for all other TCU credit card products. After that time, the fee will be **2%** of the amount transferred not to exceed **$25.00**.
Cash Advance	**$5.00** each advance (waived for the first 12-month introductory period for the Platinum Rewards VISA).
Foreign Transaction	**1%** of the U.S. dollar amount of the transaction whether made in U.S. dollars or converted from a foreign currency.[4]
Penalty Fees	
Late Payment	**$15.00**[5]
Returned Payment	**$15.00**
Card Replacement Fee	**$5.00**
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

*Final product and APR will be determined based on credit worthiness.

Loss of Introductory APR: We may end your introductory APR and apply the final APR, which will be determined based on your credit worthiness, if you make two late payments during the introductory period.

When you respond to this credit card offer or sign an application for a credit card with Travis Credit Union, you authorize Travis Credit Union to independently verify the information you provided by any lawful means, to exchange credit information about you with others; including obtaining information about you from credit or consumer information bureaus and agree that Travis Credit Union may at its discretion, from time to time, make inquiries regarding your credit standing through consumer credit bureaus and agree to provide financial statements or other evidence to support your income if requested.

If the account is opened, you will receive a Credit Card Cardholder Agreement and Disclosure Statement with your card. By using the card you agree to the terms of the Credit Card Cardholder Agreement and Disclosure Statement

1 If applying for a share-secured Credit Card, you may be required to pledge up to 100% of the limit approved in a regular share account based upon creditworthiness.

2 Although there is no minimum finance charge, there is a minimum payment amount. The minimum monthly payment is the greater of 2% of the balance or $10.00.

3 The Annual Rewards fee will be waived for those Visa card holders who opt out of the rewards program. If you opt-out of rewards program you may opt back in later, a $25.00 annual rewards fee will apply.

☐ I wish to enroll in the Visa rewards program. ☐ I wish to opt out of the Visa rewards program.

Account Number *Member Signature* *Date*

4 Purchases and cash advances made in foreign currencies will be billed in U.S. dollars. The conversion rate in U.S. dollars will be either at the government mandated rate or a wholesale currency market rate determined by Visa® or MasterCard International® for the processing cycle in which the transaction is processed. The currency conversion rate used by Visa® or MasterCard International® on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The Credit Union has no control over the conversion rate.

5 If the minimum monthly payment is not received within 15 days of the due date, a late charge of $15.00 will be charged to the account. If the minimum payment is less than $15, the late fee will be no more than the amount of the minimum payment.

This information about credit cards is accurate as of February 1, 2013 and may change after that date. For current information, ask your Member Service Representative or call (707) 449-4000 or (800) 877-8328. Credit Card accounts are exclusively for Travis Credit Union members.

This disclosure supplements the Credit Card Agreement and Disclosure Statement. Please keep this disclosure for your records.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Cardholder Agreement and Disclosure.