

California Bear Credit Union Visa Credit Card Disclosures

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| Annual Percentage Rate (APR) for Purchases | PLATINUM - 7.99% TRADITIONAL REWARDS - 9.99% - 15.99% <small>(Based on your credit score)*</small> TRADITIONAL - 8.99% - 14.99% <small>(Based on your credit score)*</small> |
| Other APRs (default rate - details below) | Platinum Visa - 9.99% • Traditional Rewards Visa 11.99% - 17.99% • Traditional Visa 12.99% - 17.99% |
| Grace period for the repayment of balances for purchases | 25 days |
| Method of computing the balance for purchases | Average Daily Balance (including current transactions) |
| Annual fee | None |
| Minimum finance charge | None |
| Transaction fee for purchases | None |
| Transaction fee for a cash advance | None |
| Late payment fee | \$15.00 after 15 days |
| Over-the-credit-limit-fee | \$10.00 |

The card issuer, California Bear Credit Union ("we"/"us"/"our"), will review your credit history, household income, credit relationship with us, and all other information that you provide to ensure that you meet all the requirements of the offer. If you meet the requirements of the offer you will receive a Platinum VISA Credit Card, Traditional Rewards Visa Credit Card or a Traditional Visa Credit Card at the rates disclosed above. Your credit line will be determined by your income and your individual credit profile at the time we open the account. If you DO NOT meet these requirements Platinum Visa Credit Card, we may counter-offer you a Traditional Rewards Visa Credit Card, or we may not extend credit to you at all.

We may change the APRs, fees, and other terms of your account at any time in accordance with applicable law and the VISA Credit Card Account Disclosure which we will send you once your account has been opened. Factors we may consider in determining whether and how to change your terms include the frequency and severity of defaults and other indications of risk on your California Bear Credit Union accounts.

***APR for purchases:** Your fixed APR for purchases (and the margin added to the Prime Rate to determine this APR) will depend on California Bear Credit Union's evaluation of your application and credit history.

****Default APR:** The default APR will be applied to your account because you fail to make at least the minimum payment that is due and this causes you to be at least 30 days delinquent. Your account will remain at the default rate until you account has been in good standing for six consecutive months. Your default rate will be based on the original APR that you were approved for under the Visa Credit Card program you chose.

Balance transfer information: The introductory Balance Transfer APR above applies to balance transfers requested in connection with this application. Enter your balances in the order that you would like them to be paid. Individual balance transfers are subject to a \$100 minimum. Until your balance transfers are processed, please continue to make payments on your existing credit card accounts to ensure that they remain current. Balance transfers cannot be used to make payments on other California Bear Credit Union loans. Depending on your credit history with us and with other lenders you may qualify for additional balance transfer offers in the future. The terms of any other future offers will be disclosed when the offer is made.

How payments are applied: Payments will be applied to finance charges and fees first. Your payments will then be applied to your balance categories (including new transactions) in the order of the lowest APR to the highest APR. This means that balances subject to promotional or introductory APRs will be paid before the balances subject to higher APRs.

By submitting your application, you acknowledge and agree that: (1) you are at least 18 years of age; (2) all of the information that you have provided to us is accurate and complete; (3) your account will be used only for personal, family or household purposes; (4) we may check your credit report and the information you provide; (5) we reserve the right to change the terms of your account; and (6) we may check your credit report from time to time in order to review your account; (7) you will be bound by the terms and conditions of the applicable California Bear Credit Union disclosure entitled a) Closed-End Note, Truth-In-Lending Disclosure, Loan and Security Agreement or b) VISA Credit Card Disclosure and Agreement, which will be given to you if your application is approved and before the first transaction is made. It is a violation of Section 1014, Title 18, US Code to make a false statement to overvalue security for the purpose of influencing the action of any federally insured Credit Union.

