

# VISA® CREDIT CARD DISCLOSURES

EFFECTIVE DATE 3/27/20



# DENALI

A DIVISION OF NUVISION CREDIT UNION

	VISA® PLATINUM	VISA® PLATINUM REWARDS
<b>INTEREST RATES AND INTEREST CHARGES</b>		
<b>Annual Percentage Rate (APR) for Purchases</b>	Your APR will be between <b>7.65%</b> and <b>16.65%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	Your APR will be between <b>9.65%</b> and <b>16.65%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
<b>APR for Balance Transfers</b>	<b>3.99%</b> introductory APR for 12-months from account opening. After that, your APR will be from <b>7.65%</b> and <b>16.65%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	<b>3.99%</b> introductory APR for 12-months from account opening. After that, your APR will be from <b>9.65%</b> and <b>16.65%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
<b>APR for Cash Advances</b>	Your APR will be between <b>7.65%</b> and <b>16.65%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*	Your APR will be between <b>9.65%</b> and <b>16.65%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
<b>Penalty APR and When It Applies</b>	<b>16.65%</b> This APR may be applied to your account if you: 1) Make a late payment: or 2) Make a payment that is returned. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, 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 interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
<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>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transactions	<b>1.0%</b> of each foreign transaction in a currency other than U.S. dollars. <b>0.8%</b> of each foreign transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$37</b>
• Returned Payment	Up to <b>\$37</b>

How We Will Calculate Your Balance: We will use a method called "average daily balance (including new purchases)." See your account agreement for more details. Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The above information is current as of 3/27/2020 and is subject to change after that date. Please contact us at 7812 Edinger Ave, Huntington Beach, CA 92647 or 800.444.6327 if you wish to ascertain changes, if any, to the Credit Union's Visa® Credit Card program.

\*Prime Rate:

Variable APRs are based on the 3.25% Prime Rate as of 3/27/2020. We add 4.40% to 13.40% to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR. Maximum APR 16.65%.

# VISA® CREDIT CARD DISCLOSURES

EFFECTIVE DATE 3/27/20



# DENALI

A DIVISION OF NUVISION CREDIT UNION

VISA® SHARE SECURED	
INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	Your APR will be <b>13.25%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
<b>APR for Balance Transfers</b>	<b>3.99%</b> introductory APR for 12-months from account opening. After that, your APR will be from <b>13.25%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
<b>APR for Cash Advances</b>	Your APR will be <b>13.25%</b> when you open your account, based on your creditworthiness. The APR will vary with the market based on the Prime Rate.*
<b>Penalty APR and When It Applies</b>	<b>16.65%</b> This APR may be applied to your account if you: 1) Make a late payment: or 2) Make a payment that is returned. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, 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 interest on purchases if you pay your entire balance by the due date of each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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FEES	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transactions	<b>1.0%</b> of each foreign transaction in a currency other than U.S. dollars. <b>0.8%</b> of each foreign transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$37</b>
• Returned Payment	Up to <b>\$37</b>

How We Will Calculate Your Balance: We will use a method called "average daily balance (including new purchases)." See your account agreement for more details. Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment. Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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Variable APRs are based on the 3.25% Prime Rate as of 3/27/2020. We add 10% to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR

## ■ Nuvision Visa® Card Application

Check the box below to indicate the type of credit for which you are applying. Married applicants may apply for an individual account.

**Individual Credit:** You must complete the Applicant section about yourself and the Spouse/Co-Applicant section about your spouse if:

(1) your spouse will use the account; or

(2) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI);

(3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support or separate maintenance, complete the Spouse/Co-Applicant section to the extent possible about the person on whose payments you are relying.

**Joint Credit:** If you are applying with another person, complete the Applicant and Spouse/Co-Applicant sections.

We intend to apply for joint credit: **Applicant Initial:** \_\_\_\_\_ **Spouse/Co-Applicant Initial:** \_\_\_\_\_

I wish to apply for:  Visa® Platinum  Visa® Platinum with Rewards  Visa® Share Secured

Any false statements knowingly made on this application are a violation of federal law. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. Additional information may be required to finalize this loan request. You authorize us to give information concerning our credit experience with you to others. You agree that we may retain this application and any other credit information we may receive. Additional terms, conditions, and restrictions apply.

### ■ Applicant

**MARITAL STATUS: CHECK ONE:** If you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account.

MARRIED  SEPARATED  UNMARRIED

Last Name \_\_\_\_\_

First Name, Middle Initial \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

No. of Yrs. at this Address \_\_\_\_\_

Social Security No. \_\_\_\_\_

Date of Birth \_\_\_\_\_

Home Phone No. (Include Area Code) \_\_\_\_\_

Work Phone No. (Include Area Code) \_\_\_\_\_

Name of Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Time at Current Job \_\_\_\_\_

Mo. Gross Income\* \_\_\_\_\_

*Please attach original current paystub.*

\*If self-employed or retired, attach last year's and most recent quarterly income tax return.

Other Income† \_\_\_\_\_ Source of Other Income† \_\_\_\_\_

†Other Income: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Monthly Housing Payment: \$ \_\_\_\_\_

Rent  Own  Other

Nearest Relative Not Living With You:

Name \_\_\_\_\_

Address \_\_\_\_\_

Home Phone No. \_\_\_\_\_

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Spouse/Co-Applicant Signature (if applicable) \_\_\_\_\_ Date \_\_\_\_\_

### Spouse / Co-Applicant

**MARITAL STATUS: CHECK ONE:** If you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account.

MARRIED  SEPARATED  UNMARRIED

RELATIONSHIP TO APPLICANT \_\_\_\_\_

Last Name \_\_\_\_\_

First Name, Middle Initial \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Social Security No. \_\_\_\_\_

Date of Birth \_\_\_\_\_

Home Phone No. (Include Area Code) \_\_\_\_\_

Work Phone No. (Include Area Code) \_\_\_\_\_

Name of Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Time at Current Job \_\_\_\_\_

Mo. Gross Income\* \_\_\_\_\_

\*If self-employed or retired, attach last year's and most recent quarterly income tax return.

Other Income† \_\_\_\_\_

Source of Other Income† \_\_\_\_\_

†Other Income: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Monthly Housing Payment: \$ \_\_\_\_\_

Rent  Own  Other

Request for Authorized User. Please send an additional card at no additional cost for:

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Relationship \_\_\_\_\_

SS# \_\_\_\_\_ Date of Birth \_\_\_\_\_

**Introductory 3.99% for the first 12 months on balance transfers (\$500 minimum requirement).**

Transfer amount \$ \_\_\_\_\_ Make transfer check payable to \_\_\_\_\_ Account # \_\_\_\_\_

Transfer amount \$ \_\_\_\_\_ Make transfer check payable to \_\_\_\_\_ Account # \_\_\_\_\_



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7812 Edinger Avenue  
Huntington Beach, CA 92647  
800.447.6327 | nuvisionfederal.org