



IMPORTANT DISCLOSURE INFORMATION REGARDING VISA CREDIT CARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	<p><i>VISA Classic</i>¹: 10.24% to 25.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate</p> <p><i>VISA Secured</i>²: 18.24%. This APR will vary with the market based on the Prime Rate</p>
Penalty APR and When it Applies	<p><i>VISA Classic</i>³: 17.24 % to 32.24 % based on your creditworthiness. This APR will vary with the market based on the Prime Rate</p> <p><i>VISA Secured</i>⁴: 25.24%. This APR will vary with the market based on the Prime Rate</p> <p>The Penalty APR may be applied to your account if you:</p> <ol style="list-style-type: none"> 1) Make a late payment that is sixty (60) days past due; or 2) Make a payment that is returned causing your account to be sixty (60) days past due. <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases, balance transfers and cash advances if you pay your entire balance by the due date each month.
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

Fees	
Annual Fee	None
Transaction Fees	<p>None</p> <p>None</p> <p>1% of each transaction in U.S. dollars (transactions made in foreign currency)</p> <p>0.8% of each transaction in U.S. dollars (transactions made in foreign currency, billed in U.S. dollars)</p>
Penalty Fees	<p>\$15.00</p> <p>None</p> <p>None</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

The information about the costs of the card described in this application is accurate as of **December 17, 2015**. This information may have changed after that date. To find out what may have changed, call us at 800.743.7228 or write to us at P.O. Box 735, San Bernardino, CA 92402-0735, or email us at info@arrowheadcu.org.

1. *The Prime Index used to determine the APR is the rate published in The Wall Street Journal on December 17, 2015 which was 3.50%. We will add a Margin based on your credit score to determine your APR and corresponding Monthly Periodic Rate.*
2. *The Prime Index used to determine the APR is the rate published in The Wall Street Journal on December 17, 2015 which was 3.50%. We will add a Margin of 14.74% to determine your APR (Monthly Periodic Rate currently 1.5200%).*
3. *The Prime Index used to determine the Penalty APR is the rate published in The Wall Street Journal on December, 17, 2015 which was 3.50%. We will add a Margin based on your credit score to determine your Penalty APR and corresponding Monthly Periodic Rate.*
4. *The Prime Index used to determine the Penalty APR is the rate published in The Wall Street Journal on December 17, 2015 which was 3.50%. We will add a Margin of 21.74% to determine your Penalty APR (Monthly Periodic Rate currently 2.1033%).*
5. *Late Payment Fee: A late payment fee of \$15.00 will be charged to your account each billing period that the minimum monthly payment is not paid within fifteen (15) days after the date the payment is due.*