



<b>Interest Rates and Interest Charges</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Rewards</b> Introductory APR, for qualifying members, for 18 months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> Introductory APR, for qualifying members, for 18 months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be .</p> <p><b>Visa Secured</b></p>
<p><b>APR for Balance Transfers</b></p>	<p><b>Rewards</b> Introductory APR, for qualifying members, for 18 months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> Introductory APR, for qualifying members, for 18 months from account opening. After that, or if you do not qualify for the Introductory APR, your APR will be .</p> <p><b>Visa Secured</b></p>

<p><b>APR for Cash Advances</b></p>	<p><b>Rewards</b> Introductory APR, for qualifying members, for 18 months from account opening.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be <b>to</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> Introductory APR, for qualifying members, for 18 months from account opening.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be .</p> <p><b>Visa Secured</b></p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<p><b>Minimum Interest Charge</b></p>	<p><b>None</b></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>Set-up and Maintenance Fees</b></p> <ul style="list-style-type: none"> <li>- Annual Fee</li> <li>- Account Set-up Fee</li> <li>- Additional Card Fee</li> <li>- Application Fee</li> </ul>	<p><b>None</b> <b>None</b> <b>None</b> <b>None</b></p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee</li> </ul>	<p><b>None</b> <b>None</b> <b>1.00%</b> of each transaction in U.S. dollars</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Over-the-Credit Limit Fee</li> <li>- Returned Payment Fee</li> </ul>	<p>Up to <b>\$25.00</b> Up to <b>\$25.00</b> Up to <b>\$25.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR - Rewards, Visa Classic:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 18 months following the opening of your account. Any existing balances on Democracy Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Rewards, Visa Classic and Visa Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax**

treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

\$65.00.

Card Replacement Fee:

\$20.00.

Document Copy Fee:

\$5.00.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

\$3.00.

Rush Fee:

\$65.00.

Statement Copy Fee:

\$10.00.