MONTERRA CREDIT UNION
P.O. Box 910
Redwood City, CA 94064
(650) 363-1725
(888) 363-1725

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA PLATINUM REWARDS /VISA SIGNATURE/VISA STUDENT/VISA SHARE SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **1.99% to 4.99%** Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that, or if you do not qualify for an Introductory APR, your APR will be **12.49% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **2.99% to 5.99%** Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness. After that, or if you do not qualify for an Introductory APR, your APR will be **13.74% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **14.74% to 16.74%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Student** **2.99% to 11.99%** Introductory APR for a period of 12 billing cycles, based on your creditworthiness. After that, your APR will be **13.74% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Share Secured** **13.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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APR for Balance Transfers	**Visa Platinum** **14.49% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **15.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **16.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Student** **15.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Share Secured** **15.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum** **14.49% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **15.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Signature** **16.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Student** **15.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Share Secured** **15.74% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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Penalty APR and When it Applies	**Visa Platinum** **18.00%** **Visa Platinum Rewards** **18.00%** **Visa Signature** **18.00%** **Visa Student** **18.00%** **Visa Share Secured** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
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 - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Visa Platinum, Visa Platinum Rewards , Visa Student, Visa Share Secured - Foreign Transaction Fee - Visa Signature	 **3.00%** of the amount of each balance transfer (Maximum Fee: **$300.00**) **3.00%** of the amount of each cash advance (Maximum Fee: **$300.00**) **2.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$15.00** Up to **$25.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Platinum, Visa Platinum Rewards , Visa Student:
The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

Loss of Introductory APR:
We may end your Introductory APR for purchases and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

SEE NEXT PAGE for more important information about your account.

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Effective Date:
The information about the costs of the card described in this application is accurate as of: October 19, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Rewards , Visa Signature, Visa Student and Visa Share 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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
3.00% of the amount of each balance transfer, however, the fee will never exceed $300.00.

Cash Advance Fee (Finance Charge):
3.00% of the amount of each cash advance, however, the fee will never exceed $300.00.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

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