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**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**VISA SIGNATURE/VISA PLATINUM/VISA PLATINUM CASH  
BACK**

**Interest Rates and Interest Charges**

<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>Visa Signature</b> <b>0.00%</b> Introductory APR for 365 days from the first purchase or first balance transfer transaction.</p> <p>After that, your APR will be <b>12.40%</b>, <b>13.40</b>, <b>14.40</b>, <b>17.40 or 18.00</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>0.00%</b> Introductory APR for 365 days from account opening.</p> <p>After that, your APR will be <b>8.90%</b> , <b>10.90%</b> , <b>11.90%</b> , <b>13.90% or 16.90%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum Cash Back</b> <b>0.00%</b> Introductory APR for 365 days from the first purchase or first balance transfer transaction.</p> <p>After that, your APR will be <b>10.90%</b> , <b>11.90%</b> , <b>13.90%</b> , <b>15.90% or 17.90%</b> , based on your creditworthiness.</p>
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<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Signature</b> <b>0.00%</b> Introductory APR for 365 days from the first balance transfer or first purchase transaction.</p> <p>After that, your APR will be <b>12.40%</b>, <b>13.40</b>, <b>14.40</b>, <b>17.40 or 18.00</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b> <b>0.00%</b> Introductory APR for 365 days from account opening.</p> <p>After that, your APR will be <b>8.90%</b> , <b>10.90%</b> , <b>11.90%</b> , <b>13.90% or 16.90%</b> , based on your creditworthiness.</p> <p><b>Visa Platinum Cash Back</b> <b>0.00%</b> Introductory APR for 365 days from the first balance transfer or first purchase transaction.</p> <p>After that, your APR will be <b>10.90%</b> , <b>11.90%</b> , <b>13.90%</b> , <b>15.90% or 17.90%</b> , based on your creditworthiness.</p>
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<b>APR for Cash Advances</b>	<p><b>Visa Signature</b>  <b>12.40% , 13.40, 14.40, 17.40 or 18.00</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Platinum</b>  <b>8.90% , 10.90%, 11.90%, 13.90% or 16.90%</b>, based on your creditworthiness.</p> <p><b>Visa Platinum Cash Back</b>  <b>10.90% , 11.90%, 13.90%, 15.90% or 17.90%</b>, based on your creditworthiness.</p>
<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 any interest on purchases if you pay your entire balance by the due date each month.
<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>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>None</b>
- Account Set-up Fee	<b>None</b>
- Program Fee	<b>None</b>
- Participation Fee	<b>None</b>
- Application Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee - Visa Signature, Visa Platinum Cash Back	<b>2.00%</b> of the amount of each balance transfer
- Balance Transfer Fee - Visa Platinum	<b>None</b>
- Cash Advance Fee	<b>2.00%</b> of the amount of each cash advance (Maximum Fee: <b>\$100.00</b> )
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
- Transaction Fee for Purchases	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$30.00</b>
- Over-the-Credit Limit Fee	<b>None</b>
- Returned Payment Fee	Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Visa Signature, Visa Platinum Cash Back:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Benchmark Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Promotional Period for Introductory APR - Visa Platinum:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 365 days following the opening of your account. Any existing balances on Benchmark Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

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

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: July 1, 2022  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Signature, Visa Platinum and Visa Platinum Cash Back 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

**Other Fees & Disclosures:**

Late Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge) - Visa Signature, Visa Platinum Cash Back:

2.00% of each balance transfer. However, this fee is waived on all balance transfers posted after 90 days from account opening.

Cash Advance Fee (Finance Charge):

2.00% of the amount of each cash advance, however, the fee will never exceed \$100.00.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee - Visa Signature, Visa Platinum:

\$0.00 for the first Card.  
\$25.00 for each additional Card.

Card Replacement Fee - Visa Platinum Cash Back:

\$0.00 for the first Card.