

Important VISA Credit Card Disclosure. The following disclosure represents important details concerning your VISA Credit Card. The information about costs of the Card are accurate as of the effective date of 9/22/2023. You can call Us at (800) 422-5852 or write to Us at Kitsap Credit Union, P.O. 990, Bremerton, Washington 98337 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA: <u>0.00%</u> Introductory APR for <u>12</u> months. After that, Your APR will be <u>12.65%</u> - <u>22.65%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>0.00%</u> Introductory APR for <u>12</u> months. After that, Your APR will be <u>14.65%</u> - <u>24.65%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Cash Back: <u>0.00%</u> Introductory APR for <u>12</u> months. After that, Your APR will be <u>14.65%</u> - <u>24.65%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Balance Transfers</p>	<p>VISA: <u>0.00%</u> Introductory APR for <u>12</u> months. After that, Your APR will be <u>12.65%</u> - <u>22.65%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>0.00%</u> Introductory APR for <u>12</u> months. After that, Your APR will be <u>14.65%</u> - <u>24.65%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Cash Back: <u>0.00%</u> Introductory APR for <u>12</u> months. After that, Your APR will be <u>14.65%</u> - <u>24.65%</u> depending on Your creditworthiness at the time You established Your account. This APR will vary with the market based on the Prime Rate.</p>
<p>APR For Cash Advances</p>	<p>VISA: <u>12.65%</u> - <u>22.65%</u> depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Rewards: <u>14.65%</u> - <u>24.65%</u> depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Signature Cash Back: <u>14.65%</u> - <u>24.65%</u> depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<p>We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days from Your statement closing date.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>
<p>Fees</p>	
<p>Transaction Fees</p> <ul style="list-style-type: none"> Balance Transfer Foreign Transaction 	<p>3.00% of each transfer (\$10.00 minimum) 2.00% of each foreign currency transaction in U.S. Dollars. 1.80% of each U.S. Dollar transaction that occurs in a foreign country.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> Late Payment Returned Payment 	<p>Up to \$25.00 Up to \$28.00</p>

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