INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**0%** introductory APR for 12 months from the date of first purchase when purchases are completed within 60 days from the date of the account approval. After that, **17.74%-18.00%**, based on your creditworthiness at time of application. After account approval, this APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**17.74%-18.00%** This APR can vary monthly with the market based on the Prime Rate.
APR for Cash Advances	**17.74%-18.00%** This APR can vary monthly with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged periodic interest the charge will be no less than $0.50.
FEES	
Annual Fees	**NONE**
Transaction Fees • **Balance Transfer** • **Cash Advance** • **Foreign Fees**	 Either **$5** or **5%** of the amount of each transfer, whichever is greater. Either **$15** or **5%** of the amount of each cash advance, whichever is greater. **NONE**
Penalty Fees • **Late Payment** • **Over the Limit Fee** • **Returned Payment**	 **Up to $40** **NONE** **Up to $40**
Other Fees • **Expedited Phone Payment** • **Rush Card Fee** • **Reissue Fee**	 **$10** **$40** **NONE**

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Account Agreement.

The information about the costs of the card described in this application is accurate as of the date below. This information may have changed after that date. To find out what may have changed, write to us at:

Valley First Credit Union
PO Box 1411
Modesto, CA 95353
Rate updates as of 11/01/2026

The ANNUAL PERCENTAGE RATE ("APR") is a variable rate. The APR shall be based on the highest Prime Rate listed in the Monthly Rate section of the Wall Street Journal on the 1st day of each month (or if the 1st is a Saturday, Sunday, or holiday, the next business day) and adding 10.74%-16.74% to that rate based on your credit worthiness at time of application, not to exceed 18%. Any change in the APR will go into effect on the first day of your new billing cycle that follows the effective date, as herein defined, of the Wall Street Journal published Prime Rate change and may result in an increase or decrease in the INTEREST CHARGE imposed on your account.