INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**12.74%-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	**12.74%-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 Cash Advances	**12.74%-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.
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.
Minimum Interest Charge	If you are charged periodic interest the charge will be no less than $0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore.**

FEES	
Annual Fees	**NONE**
Transaction Fees	
• **Balance Transfer**	Either **$5** or **3%** of the amount of each transfer, whichever is greater.
• **Cash Advance**	Either **$10** or **5%** of the amount of each Cash Advance, whichever is greater.
• **Foreign Fees**	Up to **1%** of each transaction, regardless of the currency, with the fee charged in U.S. dollars
Penalty Fees	
• **Late Payment**	**Up to $10**
• **Over the Limit Fee**	**NONE**
• **Returned Payment**	**Up to $20**
Other Fees	
• **Expedited Phone Payment**	**$10**
• **Rush Card Fee**	**$40**
• **Reissue Fee**	**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 5.74%-15.74% 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.