



P.O. Box 9001 • West Jordan, UT 84084-9001

BUSINESS VISA PLATINUM DISCLOSURE

Interest Rates and Interest Charges	
Introductory Rate and Annual Percentage Rate (APR) for purchases Business Visa Platinum Rewards Business Visa Platinum	5.0% introductory rate for a period of 6 months. After that your APR will be the APR for purchases, currently at: 10.75% Variable¹ 12.75% Variable¹
Annual Percentage Rate (APR) for purchases and balance transfers Business Visa Platinum Rewards Business Visa Platinum	10.75% Variable¹ 12.75% Variable¹
Variable Rate Information Business Visa Platinum Rewards Business Visa Platinum	Prime plus 6.5% Prime plus 8.5%
Annual Percentage Rate (APR) for cash advances ²	17.9%
Annual Percentage Rate (APR) past due balance: late more than 60 days	18.0% on all balances ⁴
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay your 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	None
How we will calculate your balance	Average daily balance (including new purchases)
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	None
Balance Transfer Fee	None
Late Fee	Up to \$25
Over Limit Fee	None
Card Benefits	
Rewards Points³ Business Visa Platinum Rewards Business Visa Platinum	N/A Earn one (1) reward point for every \$1 you spend
Verified by Visa	Online purchases are secure when you register

Applications are subject to credit approval. Your rate and credit limit will be determined by individual credit worthiness including income, debt ratio, employment and credit history. Must be 18 years of age to qualify. Verification of income may be required.

Membership account required. Must have an open savings account that carries a \$5.00 minimum balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your cardholder agreement.

¹Variable Rate Information: The Annual Percentage Rate may increase or decrease when the Prime Rate Index "PRI" increases or decreases. The Prime Rate Index is the highest prime rate published in the Wall Street Journal on the last business day of each month. If this index is no longer available, the credit union will choose a new index which is comparable to the index described herein.

²Applies to new and existing cash advance balances.

³Redemption of reward points is subject to the terms and conditions of rewards program.

⁴The Past Due Balance APR is effective with the next billing cycle after the billing cycle during which the Card account became 60 days past due. The standard APR will be restored after 6 (six) consecutive billing cycles of on-time minimum payments.