



Visa Application Disclosure Statement

Effective Date: February 17, 2023

The information about the costs of the card described in this application are in effect as of the effective date above. Rates and terms offered are subject to change. Contact us for complete details.

Visa Rewards	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.99% to 18.00% When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.99% to 18.00% When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.99% to 18.00% When you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on 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	Not Applicable
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 (Transaction & Penalty)	
Annual Fee	Not Applicable
Balance Transfer	Not Applicable
Cash Advance	Not Applicable
Foreign Transaction (For any transaction made in a foreign currency)	Up to 1%
Late Payment	Up to \$27.00
Over-the-Limit	\$20.00
Returned Payment	\$12.00 per item

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 account agreement. These account disclosures for the Visa Credit Card are part of and integrated with your Visa Credit Card Agreement with Embold Credit Union. We reserve the right to amend the Visa Credit Card Agreement as permitted by law.

