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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA PLATINUM/CASH REWARDS/TRAVEL  
 REWARDS/BUSINESS CASH REWARDS/SECURED VISA**

**Interest Rates and Interest Charges**

**Annual Percentage Rate (APR) for  
 Purchases**

**Visa Platinum**

**3.99%** Introductory APR for a period of nine billing cycles.

After that, your APR will be **10.15% to 19.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Cash Rewards**

**3.99%** Introductory APR for a period of nine billing cycles.

After that, your APR will be **12.15% to 21.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Travel Rewards**

**3.99%** Introductory APR for a period of nine billing cycles.

After that, your APR will be **12.15% to 21.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Business Cash Rewards**

**3.99%** Introductory APR for a period of nine billing cycles.

After that, your APR will be **14.99% to 21.49%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

**Secured Visa**

**16.99%**

This APR will vary with the market based on the Prime Rate.

<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Platinum</b>  <b>3.99%</b> Introductory APR for a period of nine billing cycles.</p> <p>After that, your APR will be <b>12.15% to 21.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Rewards</b>  <b>3.99%</b> Introductory APR for a period of nine billing cycles.</p> <p>After that, your APR will be <b>14.15% to 23.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Travel Rewards</b>  <b>3.99%</b> Introductory APR for a period of nine billing cycles.</p> <p>After that, your APR will be <b>14.15% to 23.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Business Cash Rewards</b>  <b>3.99%</b> Introductory APR for a period of nine billing cycles.</p> <p>After that, your APR will be <b>16.99% to 23.49%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Secured Visa</b>  <b>18.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Platinum</b>  <b>12.15% to 21.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Cash Rewards</b>  <b>14.15% to 23.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Travel Rewards</b>  <b>14.15% to 23.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Business Cash Rewards</b>  <b>16.99% to 23.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Secured Visa</b>  <b>18.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>

<b>Penalty APR and When it Applies</b>	<p><b>Visa Platinum</b> 17.49%</p> <p><b>Cash Rewards</b> 17.49%</p> <p><b>Travel Rewards</b> 17.49%</p> <p><b>Business Cash Rewards</b> 17.49%</p> <p><b>Secured Visa</b> 17.49%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment;</li> <li>- Go over your credit limit two times in any 12-month period; or</li> <li>- Make a payment that is returned.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for making a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due. If Your APRs are increased for going over Your credit limit two times in a 12-month period or making a payment that is returned, we may keep the APR at this higher level indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<b>Fees</b>	
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>- Balance Transfer Fee</li> <li>- Cash Advance Fee</li> <li>- Foreign Transaction Fee – Visa Platinum, Cash Rewards, Business Cash Rewards, Secured Visa</li> <li>- Foreign Transaction Fee – Travel Rewards</li> </ul>	<p><b>None</b></p> <p><b>None</b></p> <p><b>3.00%</b> of each transaction in U.S. dollars</p> <p><b>None</b></p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>- Late Payment Fee</li> <li>- Over-the-Credit Limit Fee</li> <li>- Returned Payment Fee</li> </ul>	<p>Up to <b>\$10.00</b></p> <p><b>None</b></p> <p>Up to <b>\$25.00</b></p>

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

**Promotional Period for Introductory APR – Visa Platinum, Cash Rewards, Travel Rewards, Business Cash Rewards:** The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first nine months following issuance of your card. Any existing balances on Alliance Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:** We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment, go over your credit limit two times in any 12-month period or make a payment that is returned.

**Effective Date:** The information about the costs of the card described in this application is accurate as of: January 1, 2019 . This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum, Cash Rewards, Travel Rewards, Business Cash Rewards and Secured Visa are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$10.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.