



APPLICATION AND SOLICITATION DISCLOSURE



Visa Power Card
Share Secured Visa Power Card

Table with 2 columns: Category and Details. Rows include Interest Rates and Interest Charges, Annual Percentage Rate (APR) for Purchases, APR for Balance Transfers, APR for Cash Advances, How to Avoid Paying Interest on Purchases, For Credit Card Tips from the Consumer Financial Protection Bureau, Fees, and Annual Fee.

SEE NEXT PAGE for more important information about your account.

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - VISA POWER CARD:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Utilities Employees Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: April 10, 2024. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the SHARE SECURED VISA POWER CARD is a secured credit card. 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are two or more days late in making a payment.

Returned Payment Fee:

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

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$12.00.

Rush Fee:

\$30.00.

Statement Copy Fee:

\$5.00.