

IMPORTANT CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Your APR will be 8.99%, 9.99%, 11.99%, 13.99%, 15.99% or 17.99% based on your credit worthiness.
APR for Balance Transfers	0% introductory APR through your 12/2013 period. 8.99%, 9.99%, 11.99%, 13.99%, 15.99% or 17.99% based on your credit worthiness.
APR for Cash Advances	8.99%, 9.99%, 11.99%, 13.99%, 15.99% or 17.99% based on your credit worthiness.
Penalty APR and When It Applies	None.
Paying Interest	Your due date is at least 28 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	No minimum Charge.
For Credit Card Tips form 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
Transaction Fees	None
<ul style="list-style-type: none"> • Balance Transfer • Foreign • Cash Advance 	<ul style="list-style-type: none"> None 1.00% of each foreign currency transaction in U.S. dollars 2.00% of each advance up to \$10.00, whichever is greater.
Penalty Fees	Up to \$10.00
<ul style="list-style-type: none"> • Returned Payment • Over-the-Credit Limit • Late Payment 	<ul style="list-style-type: none"> Up to \$10.00 None Up to \$10.00 after 10 days

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

Terms & Conditions

Authorization: When you respond to this credit card offer from South Bay Credit Union (“SBCU”, “we”, or “us”), you agree to the following:

1. You authorize us to obtain credit bureau reports that we will use when considering your application for credit. You also authorize us to obtain credit bureau reports and any other information about you in connection with: 1) extension of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products and services. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Credit Line Account Agreement and Disclosure separate from your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account.
3. To service and manage any of your account(s), we our representatives, and/or affiliates, may contact you at any telephone number you provide or any number where we believe we may reach you. This may include calls or text messages to mobile, cellular, or similar devices, and calls or text messages using automatic telephone dialing systems and/or prerecorded messages.
4. **Rates, fees, and terms may change. We have the right to change the account terms (including the APRs) in accordance with your Credit Line Account Agreement and Disclosure.**