

Welcome to Cal Coast. We're glad you're here.



Credit Card Rates

Rates accurate as of 7/18/2016 and may change after this date.¹

At California Coast Credit Union, our Platinum and Platinum Choice Rewards credit cards let you enjoy your spending power, take advantage of our low rates and pay off your high interest cards at the same time! With our Platinum and Platinum Choice Rewards cards, anything is possible!

Platinum and Platinum Choice Rewards Credit Card Disclosure Summary

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>2.88% Introductory APR until 6/30/18. After that, 9.88% to 15.88% Platinum Credit Card² Actual rate determined when you open your account, based on your creditworthiness. After that, the APR will be non-variable.</p> <hr/> <p>10.88% to 16.88% Platinum Choice Rewards Credit Card 13.99% Platinum Student Credit Card 15.99% Platinum Secured Credit Card Actual rate determined when you open your account, based on your creditworthiness. After that, the APR will be non-variable.</p>
Annual Percentage Rate (APR) for Cash Advances	<p>9.88% to 15.88% Platinum Credit Card 10.88% to 16.88% Platinum Choice Rewards Credit Card 13.99% Platinum Student Credit Card 15.99% Platinum Secured Credit Card Actual rate determined when you open your account, based on your creditworthiness. After that, the APR will be non-variable.</p>
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 Platinum, Platinum Choice Rewards and Platinum Student Credit Cards \$20 Platinum Secured Credit Card
Transaction Fees	

Balance Transfer	None Platinum, Platinum Secured, Platinum Student Credit Cards 3% of Advance (\$5 Minimum and No Maximum) Platinum Choice Rewards Credit Card
Cash Advance	All Credit Cards 3% of Advance (\$5 Minimum and No Maximum)
Foreign Transaction	All Credit Cards 1% International Service Assessment fee for Multiple Currency Conversion Rate adjustments. 0.8% Single Currency Conversion Rate adjustment fee, if there is no currency conversion.
Penalty Fees	
Late Payment	\$10 (if 10 or more days late)
Other Fees	
Card Replacement	\$5

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your credit card agreement for more details.

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

¹All information is accurate as of July 18, 2016 and is subject to change without notice. For current rates and terms, please contact California Coast Credit Union at (858) 495-1600 or (877) 495-1600. All loans subject to approval.

²**Introductory rate valid 07/01/16 through 06/30/18.** 2.88% promotional offer cannot be used to pay off any CCCU loan or be made payable to cash, yourself, any joint owner(s) or co-maker(s). Introductory rate does not apply to Platinum Choice Rewards, Platinum Secured and Platinum Student Credit Cards.

Call Us (877) 495-1600

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