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# VISA Disclosure

**Gulf Winds Federal  
Credit Union Visa  
Platinum Rewards, Visa  
Platinum, and Visa  
Secured Credit Card  
Application and  
Solicitation Disclosure**


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<p><b>Annual Percentage Rate (APR) for Purchases, Cash Advances &amp; Balance Transfers</b></p>	<div style="text-align: right;"> <p><b>BECOME A MEMBER</b> <input checked="" type="checkbox"/></p> </div> <p style="text-align: center;"><b>Visa Platinum Rewards</b></p> <p style="text-align: center;">Your Standard APR will be <b>9.90%, 10.90%, 12.90%, 15.90% or 17.90%</b> depending on your credit score.</p> <p style="text-align: center;"><b>Visa Platinum Signature</b></p> <p style="text-align: center;">Your Standard APR will be <b>6.90%, 7.90%, 9.90%, 12.90% or 14.90%</b> depending on your credit score.</p> <p style="text-align: center;"><b>Visa Secure</b></p> <p style="text-align: center;">Your Standard APR will be <b>9.00%</b> depending on your credit score.</p> <div style="text-align: right;"> <p><a href="#">From the Blog</a></p>  <p><a href="#">Five Facts You Should Know About Preparing for Retirement</a></p> <p><a href="#">Read More &gt;</a></p> </div>
<p><b>Paying Interest</b></p>	<p>Your due date is at least 21 days after the date on your billing statement. We will not charge you late interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
<p><b>Minimum Interest Charge</b></p>	<p>None</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p>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>.</p>
<p><b>Fees</b></p>	
<p><b>Fees to Open or Maintain</b></p>	

<p><b>your Account</b></p> <ul style="list-style-type: none"> <li>•Annual Fee:</li> <li>•Application Fee:</li> </ul>	<p>None</p> <p>None</p>
<p><b>Transaction Fees</b></p> <ul style="list-style-type: none"> <li>•Balance Transfer:</li> <li>•Cash Advance:</li> <li>•Foreign Transaction:</li> </ul>	<p>None</p> <p>None</p> <p><b>1%</b> of each transaction in U.S. dollars if the transaction involves a currency conversion</p> <p><b>1%</b> of each transaction in U.S. dollars if the transaction does not involve a currency conversion</p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>•Late Payment:</li> <li>•Over-the-Credit Limit:</li> <li>•Returned Payment:</li> </ul>	<p>Up to <b>\$20.00</b> if your payment is late</p> <p>Up to <b>\$20.00</b> if you exceed your credit limit</p> <p>Up to <b>\$25.00</b> if your payment is returned for any reason</p>

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

**We’re giving our profits back to you.**

ards  
 ) %  
 APR<sup>3</sup>

IRA  
 as  
 high  
 as **2.1**

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