



CREDIT UNION

P.O. Box 5073, Livermore, California 94551
800-877-4444

APPLICATION AND
SOLICITATION
DISCLOSURE



**VISA STEEL/VISA STEEL REWARDS/VISA STEEL SHARE
SECURED/VISA STEEL SHARE SECURED REWARDS**

Interest Rates and Interest Charges

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

Visa Steel

0.00% Introductory APR for a period of six billing cycles.

After that, your APR will be **10.98% to 17.98%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Steel Rewards

13.98% to 17.98%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Steel Share Secured

0.00% Introductory APR for a period of six billing cycles.

After that, your APR will be **7.98%**. This APR will vary with the market based on the Prime Rate.

Visa Steel Share Secured Rewards

10.98%

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

<p>APR for Balance Transfers</p>	<p>Visa Steel 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 10.98% to 17.98% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Steel Rewards 13.98% to 17.98% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Steel Share Secured 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 7.98% . This APR will vary with the market based on the Prime Rate.</p> <p>Visa Steel Share Secured Rewards 10.98%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Visa Steel 10.98% to 17.98% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Steel Rewards 13.98% to 17.98% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Steel Share Secured 7.98%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Visa Steel Share Secured Rewards 10.98%</p> <p>This APR will vary with the market based on the Prime Rate.</p>

Penalty APR and When it Applies	Visa Steel 17.99% Visa Steel Rewards 17.99% Visa Steel Share Secured 17.99% Visa Steel Share Secured Rewards 17.99% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.01 .
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	
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 - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 None 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 Steel, Visa Steel Share Secured:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on OE Federal 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.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 1st, 2018
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Steel, Visa Steel Rewards, Visa Steel Share Secured and Visa Steel Share Secured Rewards 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:

\$20.00 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.

Rush Fee:

\$25.00.