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## CREDIT CARD INITIAL DISCLOSURE

| Interest Rates and Interest Charges                                       |   |   |   |
|---|---|---|---|
|   | Signature Visa  | Platinum Visa   | Share-Secured / Credit Builder Visa   |
| <b>Annual Percentage Rate (APR)* for Purchases</b>                        | <b>15.49%</b><br><small>When you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</small>   | <b>15.49% to 24.49%</b><br><small>When you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</small>   | <b>22.90%</b><br><small>When you open your account, based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.</small>   |
| <b>APR* for Balance Transfers</b>   | <b>0% Introductory APR for 6 months on balance transfers within the first 90 days of account opening. After that, the APR will be:</b><br><br><b>17.49%</b><br><small>This APR will vary with the market based on the Prime Rate.</small> | <b>0% Introductory APR for 6 months on balance transfer within the first 90 days of account opening. After that, the APR will be:</b><br><br><b>17.49% to 25.00%</b><br><small>This APR will vary with the market based on the Prime Rate.</small>        | <b>24.90%</b><br><small>This APR will vary with the market based on the Prime Rate.</small>   |
| <b>APR* for Cash Advances</b>   | <b>17.49%</b><br><small>This APR will vary with the market based on the Prime Rate.</small>   | <b>17.49% to 25.00%</b><br><small>This APR will vary with the market based on the Prime Rate.</small>   | <b>25.00%</b><br><small>This APR will vary with the market based on the Prime Rate.</small>   |
| <b>Penalty APR and When it Applies</b>                                    | <b>25.00%</b><br><small>An interest rate adjustment occurs when your account is 60 days or more past due. The interest rate adjustment will terminate if you make the required minimum payments for six consecutive months</small>        | <b>25.00%</b><br><small>An interest rate adjustment occurs when your account is 60 days or more past due. The interest rate adjustment will terminate if you make the required minimum payments for six consecutive months.</small>                       | <b>25.00%</b><br><small>An interest rate adjustment occurs when your account is 60 days or more past due. The interest rate adjustment will terminate if you make the required minimum payments for six consecutive months.</small> |
| <b>How to Avoid Paying Interest on Purchases</b>                          |   | You have 25 days to repay your balance in full for purchases before a finance charge will be imposed.   |   |
| <b>Minimum Interest Charge</b>  |   | None  |   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> |   | <b>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></b> |   |

| Fees                               |  |
|------------------------------------|--|
| <b>MyTravis Rewards Annual Fee</b> | <b>\$0.00</b> Signature/Platinum Visa Cards are automatically enrolled. Excludes Share-Secured/Credit Builder Platinum Visa Cards.     |
| <b>Transaction Fees</b>            |  |
| Balance Transfer                   | <b>2%</b> of the amount of each transfer not to exceed <b>\$25.00</b>  |
| Cash Advance                       | <b>2%</b> of the amount of each cash advance or <b>\$10.00</b> , whichever is greater  |
| Foreign Transaction                | <b>1%</b> of the U.S. dollar amount for purchases and cash advances, whether made in U.S. dollars or converted from a foreign currency |
| <b>Penalty Fees</b>                |  |
| Late Payment                       | <b>\$15.00</b>   |

|                      |         |
|----------------------|---------|
| Returned Payment     | \$15.00 |
| Card Replacement Fee | \$5.00  |

\* **Variable Rates:** The Annual Percentage Rate (APR) may increase or decrease if the highest rate of interest identified as the Prime Rate increases or decreases. The APR will be equal to the Prime Rate plus a margin and will be based on your credit worthiness at the time you open your account. The interest rate can change on the first day of each billing cycle following a change in the Prime Rate. Any increase will lengthen the time it takes to pay off your loan.

**Prime Rate:** Variable APRs are based on the Prime Rate of 7.50%. Maximum APR 25.00%.

| Details About Interest Rates and Interest Calculations for Credit Card Products | Index | Margin          | Corresponding APR |
|---|-------|-----------------|-------------------|
| Signature Purchases   | 7.50% | 7.99%           | 15.49%            |
| Signature Cash Advances/Balance Transfers                                       | 7.50% | 9.99%           | 17.49%            |
| Platinum Purchases  | 7.50% | 7.99% to 16.99% | 15.49% to 24.49%  |
| Platinum Cash Advances/Balance Transfers  | 7.50% | 9.99% to 18.99% | 17.49% to 25.00%  |
| Credit Builder/Share Secured Purchases  | 7.50% | 15.40%          | 22.90%            |
| Credit Builder/Share Secured Cash Advances/Balance Transfers                    | 7.50% | 17.40%          | 24.90%            |

**How We Will Calculate Your Balance:** We use the average daily principle balance method (including new transactions). See the Credit Card Cardholder Agreement and Disclosure Statement for details.

If applying for a share-secured Credit Card, you may be required to pledge up to 100% of the limit approved in a regular share account based upon credit worthiness.

When you respond to this credit card offer or sign an application for a credit card with Travis Credit Union, you authorize Travis Credit Union to independently verify the information you provided by any lawful means, to exchange credit information about you with others; including obtaining information about you from credit or consumer information bureaus. You agree that Travis Credit Union may, at its discretion, from time to time, make inquiries regarding your credit standing through consumer credit bureaus, and agree to provide financial statements or other evidence to support your income if requested.

**Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). If at any time you are no longer considered to be a covered borrower per the Military Lending Act, these coverages will cease. To access the oral disclosure for your Military Lending Act coverages, please call (800) 877-8328 (Press 5 for Account Servicing, Option 3 to apply for a loan, and then Option 1 for MLA Disclosure).**

**MLA Covered Borrower**     **MLA Covered Co-Borrower**

If the account is opened, you will receive a credit card cardholder with your plastic card. By using the card you agree to the terms of the Credit Card Cardholder Agreement and Disclosure Statement.

This information about credit cards is accurate as of May 2025 and may change after that date. For current information, ask your Member Service Representative or call (707) 449-4000 or (800) 877-8328. Credit Card accounts are exclusively for Travis Credit Union members. This disclosure supplements the Credit Card Agreement and Disclosure Statement. Please keep this disclosure for your records.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Cardholder Agreement and Disclosure.