



P.O. Box 2069
 Vacaville, California 95696
 (707) 449-4000 · (800)877-8328

CREDIT CARD INITIAL DISCLOSURE

Important Disclosure Information Travis Credit Union Credit Cards Interest Rates and Interest Charges			
	Platinum Visa	Share-Secured ¹ / Credit Builder Classic Visa	Classic Visa
Annual Percentage Rate (APR) for purchases*	5.99% introductory APR for 12 months. After that, APR will be 9.49% to 16.49%	15.40%	16.99%
Cash Advance APR*	5.99% introductory APR for 12 months. After that, APR will be 11.49% to 18.49%	17.40%	18.99%
Balance Transfer APR*	5.99% introductory APR for 12 months. After that, APR will be 11.49% to 18.49%	17.40%	18.99%
Penalty Rate	None		
How to Avoid Paying Interest on Purchases	You have 25 days to repay your balance in full for purchases before a finance charge will be imposed.		
Method of computing the balance	Average daily principle balance (including new transactions)		
Minimum Finance Charge	None ²		
Fees			
MyTravis Rewards Annual Fee	\$25.00 ³		
Transaction Fees			
Balance Transfer	5.99% Intro rate: None for the first 12 months. All other cards: None for the first 90 days; after that time, the fee will be 2% of the amount transferred not to exceed \$25.00 5.99% Intro rate: None for the first 12 months. All other cards: \$5.00 each advance. 1% of the U.S. dollar amount of the transaction whether made in U.S. dollars or converted from a foreign currency. ⁴		
Cash Advance			
Foreign Transaction			
Penalty Fees			
Late Payment	\$15.00 ⁵		
Returned Payment	\$15.00		
Card Replacement Fee	\$5.00		
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		

*Final product and APR will be determined based on credit worthiness.

Loss of Introductory APR

We may end your introductory APR and apply the final APR, which will be determined based on your credit worthiness, if you make two late payments during the introductory period.

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 and 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 6 for loans, Option 3 for the disclosure).

MLA Covered Borrower MLA Covered Co-Borrower

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

1. 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.
2. Although there is no minimum finance charge, there is a minimum payment amount. The minimum monthly payment is the greater of 2% of the balance or \$20.00. At least one minimum payment must be made each calendar month if a loan balance exists.
3. The MyTravis Rewards fee will be waived for those Visa Platinum card holders who opt out of the rewards program. If you opt-out of the rewards program you may opt back in later, a \$25.00 annual rewards fee will apply.

I wish to enroll in the MyTravis rewards program. I wish to opt out of the MyTravis rewards program.

Account Number	Member Signature	Date
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4. Purchases and cash advances made in foreign currencies will be billed in U.S. dollars. The conversion rate in U.S. dollars will be either at the government mandated rate or a wholesale currency market rate determined by Visa® for the processing cycle in which the transaction is processed. The currency conversion rate used by Visa® on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. The Credit Union has no control over the conversion rate.
5. If the minimum monthly payment is not received within 15 days of the due date, a late charge of \$15.00 will be charged to the account. If the minimum payment is less than \$15, the late fee will be no more than the amount of the minimum payment.

This information about credit cards is accurate as of July 1, 2018 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.