

CREDIT CARDS

APPLICATION AND SOLICITATION DISCLOSURE

Visa Platinum Rewards Variable	
Annual Percentage Rate (APR) for Purchases	10.24% to 16.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.24% to 16.24% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	19.24% this APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	21.99% This APR may be applied to your account if you are 60 days late in making a 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 (6) consecutive minimum monthly 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.
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 www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> Cash Advance Foreign Transaction 	Either \$5 or 3% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	\$15 if balance is \$250 or less (\$25 if your payment is late more than once in a six-month period); \$25 if balance is more than \$250 (\$35 if your payment is late more than once in a six-month period) \$10 or the amount of the required minimum payment, whichever is less

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

APR = Annual Percentage Rate. The Prime Rate used to determine your APRs for purchases, balance transfers, and cash advances is the Prime Rate published in the Wall Street Journal on the twentieth (20th) calendar day of the previous calendar month. KEMBA reserves the right to offer an alternative credit card product. Rates accurate as of January 1, 2019 and subject to change at any time. KEMBA membership required.