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**APPLICATION AND
SOLICITATION
DISCLOSURE**



**VISA SIGNATURE CREDIT CARD/VISA SELECT CREDIT
CARD**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Signature Credit Card 13.65% to 21.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Select Credit Card 11.65% to 21.00%, 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	Visa Signature Credit Card 3.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 13.65% to 21.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Select Credit Card 1.90% Introductory APR for a period of 12 billing cycles. After that, your APR will be 11.65% to 21.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Visa Signature Credit Card 13.65% to 21.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Select Credit Card 11.65% to 21.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Visa Signature Credit Card None Visa Select Credit Card None
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	None
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.

SEE NEXT PAGE for more important information about your account.

Fees	
Set-up and Maintenance Fees - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	2.00% of the amount of each cash advance 2.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$15.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Westerra Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 1, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Signature Credit Card and Visa Select Credit Card 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

2.00% of each cash advance.

Pay-by-Phone Fee:

\$10.00.