



FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

Effective: Cards Opened After 01/01/15

Rates and Terms are subject to change without notice.

Please call 800-422-6988 or 707-422-1342 to obtain current rate information.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	4.99-17.74%* This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	4.99-17.74%* This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	4.99-17.74%* This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	17.74% This rate may be applied to Your VISA Platinum account if: (1) You make a late payment; or (2) You go over Your Credit Limit. How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR will apply indefinitely unless You make 6 consecutive minimum payments when due during the six-month period following such increase.
Paying Interest	For Share Secured VISA, We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. For VISA Platinum, We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. For all Cards, We will begin charging interest on cash advances and balance transfers on the transaction date.
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	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer Fee • Cash Advance Fee • Overdraft Transfer Fee • Foreign Transaction Fee 	None For VISA Platinum, 2.00% of each advance (\$3.00 minimum). For VISA Platinum, \$3.00 1.0% of each foreign transaction in U.S. dollars. 0.80% of each U.S. Dollar transaction that occurs in foreign currency.
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • No/Low Activity • Over-the-Credit Limit • Returned Payment 	For both Share Secured and Platinum VISA, up to \$15.00 after 1 day. None None For both Share Secured and Platinum VISA, up to \$30.00
Other Fees	
<ul style="list-style-type: none"> • Reactivation • Replacement Cards • Sales Draft Copies • Statement Copy 	For Platinum VISA, \$30.00 if the account was closed in the preceding 30 days. For both Share Secured and Platinum VISA, \$10.00; \$25.00 for expedited, plus overnight postage. \$ 5.00 per copy \$ 5.00 per copy (available free online through Home Banking)

* Final APR will be determined by credit worthiness.