



**FEDERAL TRUTH-IN-LENDING DISCLOSURE
STATEMENT** Effective: Cards Opened After 03/13/18

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	6.24-17.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	6.24-17.49% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	6.24-17.49% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	17.49% This rate may be applied to my account if I: (1) Make a late payment; or (2) You go over your Credit Limit. How Long Will The Penalty APR Apply? If my 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 when applying for and 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 None • Cash Advance Fee For VISA Platinum, 2.00% of each advance (\$3.00 minimum) • Overdraft Transfer Fee For VISA Platinum, \$3.00 • Foreign Transaction Fee 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 For both Share Secured and Platinum VISA, up to \$15.00 after 1 day. • No/Low Activity None • Over-the-Credit Limit None • Returned Payment For both Share Secured and Platinum VISA, up to \$30.00
Other Fees	<ul style="list-style-type: none"> • Reactivation For Platinum VISA, \$30.00 if account was closed in the preceding 30 days. • Replacement Cards For both Share Secured and Platinum VISA, \$10.00; \$25.00 for expedited, plus overnight postage. • Sales Draft Copies \$5.00 per copy • Statement Copy \$5.00 per copy (available for free online through Home Banking)

* Final APR will be determined based on credit worthiness.