CoastHills CREDIT UNION

CREDIT CARD ACCOUNT OPENING DISCLOSURE

VISA

Interest Rates and Interest Charges	
Purchase Annual Percentage Rate (APR)	**Prime Rate + Margin of 2.24% to 9.74% APR** based on your credit worthiness when you open your account. Not to exceed 17.99%.
Balance Transfer APR*	Intro **3.99% APR** for 6 months from date of first balance transfer. After that, **Prime Rate + Margin of 2.24% to 9.74% APR**.
Cash Advance APR	**Prime Rate + Margin of 2.24% to 9.74% APR** based on your credit worthiness when you open your account. Not to exceed 17.99%.
Overdraft Advance APR	**NONE**
Penalty APR and When It Applies	**NONE**
How to Avoid Paying Interest on Purchases	Your due date will be a minimum of 25 days after the close of each billing cycle. We will not charge you periodic interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	**NONE**
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 Membership Fee	**NONE**
Transaction fees	
Balance Transfers	**NONE**
Cash Advances	**NONE**
Foreign Transactions	**NONE**
Penalty Fees	
Late Payment	Up to **$10.**
Return	Up to **$27.**
Payment	Up to **$27.**

*Existing CoastHills Visa balances not eligible for balance transfer APR. Balance transfers are not a valid payment on CoastHills loans.	Rewards points offer does not apply to convenience checks, balance transfers or PIN based transactions.

How We Will Calculate Your Balance: We used a method called "Average Daily Balance (including new purchases)" See your account agreement for more details.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures: 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). Please call CoastHills Federal Credit Union at 855.774.5626 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee:

$10.00 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

$27.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

None.

Document Copy Fee:

None.

Statement Copy Fee:

None.

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Purchase APR is **Prime Rate + Margin of 2.24% to 9.74% APR** based on your credit worthiness when you open your account. Not to exceed 17.99%.
The Introductory Balance Transfer APR is **3.99%**.
The Balance Transfer APR is **Prime Rate + Margin of 2.24% to 9.74% APR** based on your credit worthiness when you open your account. Not to exceed 17.99%.
The Cash Advance APR is **Prime Rate + Margin of 2.24% to 9.74% APR** based on your credit worthiness when you open your account. Not to exceed 17.99%.

Variable Rate:

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on the fifth business day of each month, to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 17.99%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:
Purchases will be charged at 2.24%to 9.74% above the index.
Balance Transfers will be charged at 2.24% to 9.74% above the index.
Cash Advances 2.24% to 9.74% above the index.