

Interest Rates & Interest Charges

Classic

Platinum

Annual Percentage Rate (APR) for Purchases	<p>0.00%</p> <p>Introductory APR will continue for six months. After that, my APR will be</p> <p>12.99% to 17.90% based on my creditworthiness.</p>	<p>0.00%</p> <p>Introductory APR will continue for six months. After that, my APR will be</p> <p>8.65% to 17.90% based on my creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Purchases	<p>0.00% Introductory APR for six months. After that, my APR will be 12.99% to 17.90%, based on my creditworthiness.</p>	<p>0.00% Introductory APR for six months. After that, my APR will be 8.65% to 17.90%, based on my creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>0.00% Introductory APR for six months. After that, my APR will be 12.99% to 17.90%, based on my creditworthiness.</p>	<p>0.00% Introductory APR for six months. After that, my APR will be 8.65% to 17.90%, based on my creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>17.9%</p> <p>This APR may be applied to my account if I:</p> <ol style="list-style-type: none"> 1) Make a late payment; or 2) Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If my APR is increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.</p>	<p>17.9%</p> <p>This APR may be applied to my account if I:</p> <ol style="list-style-type: none"> 1) Make a late payment; or 2) Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If my APR is increased for any of these reasons, the Penalty APR will apply until I make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases and Balance Transfers	<p>My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases or balance transfers if I pay my entire balance by the due date each month.</p>	<p>My due date is at least 25 days after the close of each billing cycle. You will not charge me interest on purchases or balance transfers if I pay my entire balance by the due date each month.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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://consumerfinance.gov/learnmore.</p>	<p>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://consumerfinance.gov/learnmore.</p>

Fees

Annual Fee	None	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfers • Cash Advance • Foreign Transactions 	<p>None</p> <p>Either \$2.00 or 2% of the amount of cash advance, whichever is greater (maximum fee: \$25.00).</p> <p>1% of each foreign transaction in non-U.S. currency 0.8% of each foreign transaction in U.S. dollars</p>	<p>None</p> <p>Either \$2.00 or 2% of the amount of cash advance, whichever is greater (maximum fee: \$25.00).</p> <p>1% of each foreign transaction in non-U.S. currency 0.8% of each foreign transaction in U.S. dollars</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$15.00</p> <p>Up to \$25.00</p>	<p>Up to \$15.00</p> <p>Up to \$25.00</p>

How You Will Calculate My Balance: You will use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: You may end my introductory APR and apply the Penalty APR if I make a late payment.

I understand that APR's, fees, and terms may change. The terms of the account are not guaranteed and you reserve the right to change account terms, including APR's, at any time for any reason, in your sole and absolute discretion, in accordance with applicable law and the terms of your Classic Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement and Platinum Rewards Visa Credit Card Agreement and Federal Truth-in-Lending Disclosure Statement.

Platinum Reward Program

I understand that I will general earn one (1) point per dollar spent on purchases and balance transfers, minus any credits or returns. Checks used to take advances will not earn reward points. My rewards points will not expire unless you or I close my account, in which case points I do not redeem prior to account closing will expire. I will refer to my LAPFCU Total Rewards Disclosure, which provides further details, terms and conditions that apply to the Platinum Rewards Program. You reserve the right to change the terms and conditions of the Platinum Rewards Program, in your sole and absolute discretion.