

**VISA CLASSIC/VISA SECURED
 APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 10.49%, 11.99%, 12.99%, 14.49% or 18.00%, when you open your account, based on your credit-worthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 10.00%</p>
APR for Balance Transfers	<p>Visa Classic 4.99% Promotional APR for the life of the balance, on transfers made between 1/1/20 and 3/31/20. The APR for new balance transfers made after 3/31/20 is 15.00%, 16.00%, 17.00% or 18.00%, based on your creditworthiness.</p> <p>Visa Secured 10.00%</p>
APR for Cash Advances	<p>Visa Classic 15.00%, 16.00%, 17.00% or 18.00%, based on your creditworthiness.</p> <p>Visa Secured 10.00%</p>
Penalty APR and When it Applies	<p>Visa Classic 18.00%</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment; - Go over your credit limit two times in any two-month period; - Make a payment that is returned; or - Do any of the above on another account that you have with us. <p>How long will the Penalty APR apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>Visa Classic Your due date is at least 28 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p> <p>Visa Secured Your due date is at least 28 days after the close of each billing cycle. We will begin charging interest on purchases, cash advances and balance transfers on the transaction date.</p>
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.

Fees	
Set-Up and Maintenance Fees - Annual Fee - Additional Card Fee - Application Fee	None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each multiple currency transaction in U.S. dollars 1.00% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$27.00

How We Will Calculate Your Balance:

We use a method called “average daily balance (including new purchases).”

Eligibility:

New and existing cardholders are eligible to receive the Promotional APR on balance transfers.

Promotional Period:

The Promotional APR on balance transfers will remain fixed for the life of the balance on transactions posted to your account between January 1, 2020, and March 31, 2020. Any existing balances on Sentinel Federal Credit Union loans or credit card accounts are not eligible for the Promotional APR.

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment, go over your credit limit two times in any two-month period, make a payment that is returned or do any of the above on another account that you have with us.

Effective Date:

The information about the costs of the card described in this application is accurate as of: **January 1, 2020**
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic and Visa Secured 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee: \$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$10.00.

Document Copy Fee: \$6.00 per document.

Pay-by-Phone Fee: \$10.00.

Rush Fee: \$35.00.

Statement Copy Fee: \$2.00 per document.