



**VISA PLATINUM/VISA PLATINUM CASH BACK/VISA
PLATINUM SECURED**

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum 11.70% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Cash Back 12.70% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured 18.00%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum 0.00% Introductory APR for a period of nine billing cycles.</p> <p>After that, your APR will be 11.70% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Cash Back 0.00% Introductory APR for a period of nine billing cycles.</p> <p>After that, your APR will be 12.70% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Secured 0.00% Introductory APR for a period of nine billing cycles.</p> <p>After that, your APR will be 18.00%. This APR will vary with the market based on the Prime Rate.</p>

APR for Cash Advances	Visa Platinum 11.70% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Cash Back 12.70% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Secured 18.00% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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 - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater 2.00% of the amount of each cash advance 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$20.00 Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Balance Transfer Introductory APR:

Any existing balances on Carolinas Telco Federal Credit Union loan or credit card accounts are not eligible for the introductory APR for balances transfers.

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: December 31, 2018
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Cash Back and Visa Platinum 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:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater. However, this fee is waived on all transactions posted during the first 60 days of account opening.

Cash Advance Fee (Finance Charge):

2.00% of each cash advance.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$2.00.