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**APPLICATION AND
SOLICITATION
DISCLOSURE**



HORIZON VISA/HORIZON VISA REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Horizon Visa 11.75% to 23.75%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Horizon Visa Rewards 13.25% to 17.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>Horizon Visa 0.00% Introductory APR for a period of 15 billing cycles.</p> <p>After that, your APR will be 11.75% to 23.75%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Horizon Visa Rewards 0.00% Introductory APR for a period of 15 billing cycles.</p> <p>After that, your APR will be 13.25% to 17.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>Horizon Visa 11.75% to 23.75%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Horizon Visa Rewards 13.25% to 17.25%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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	
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	5.00% of the amount of each balance transfer 2.00% of each transaction in U.S. dollars

Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on ValleyStar Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: November 3, 2022
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Horizon Visa and Horizon Visa Rewards 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.

Other Fees & Disclosures:

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

Balance Transfer Fee (Finance Charge): 5.00% of each balance transfer. However, this fee will be waived after the promotional period stated on the previous page.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Document Copy Fee: \$5.00.

Emergency Card Replacement Fee: \$150.00.

PIN Replacement Fee: \$1.00.

Rush Fee: \$18.00.

Statement Copy Fee: \$3.00.