



P.O. Box 5511
Martinsville, VA 24115
800.475.6328
www.valleystar.org

**APPLICATION AND
SOLICITATION
DISCLOSURE**



PASSAGE REWARDS MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 15.25% to 21.90% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for a period of six billing cycles. After that, your APR will be 15.25% to 21.90% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	15.25% to 21.90% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None
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	2.00% of the amount of each balance transfer \$5.00 or 2.00% of the amount of each cash advance, whichever is greater None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$27.00 Up to \$27.00

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 purchases will apply to transactions posted to your account during the first six months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first six months following issuance of your card. 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: July 27, 2023

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Passage Rewards Mastercard is a secured credit card. 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:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are 27 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

2.00% of each balance transfer.

Cash Advance Fee (Finance Charge):

\$5.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$15.00.

Document Copy Fee:

\$2.00 per document.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$2.00 per document.

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