



**NEW
ACCOUNT
OFFER**



TruGrocer Visa Rewards Introductory Offer Terms and Conditions

Intro offer valid for new card holders on or after March 1, 2025. Offer is subject to change at any time.

Annual Percentage Rate (APR) for Purchases	1.99% APR will apply to all purchases for the first 12 billing cycles from the account opening date. After that, your APR will be 16.90%.
Annual Percentage Rate (APR) for Balance Transfers	1.99% APR will apply to all purchases for the first 12 billing cycles from the account opening date. After that, your APR will be 16.90%.
Annual Percentage Rate (APR) For Cash Advances	The special 1.99% APR does not apply to cash advances. The APR for cash advances during and after this special offer is 16.90%.
Balance Transfer Fee	Zero Balance transfer fees.
Spend and Get Bonus	Get a \$100 bonus (awarded as 10,000 reward points) when you spend \$500 on purchases with your new Visa credit card within the first 90 days of account opening. Each point is worth \$0.01. Balance transfers do not qualify for this offer. Your bonus points will be credited to your account in the billing cycle immediately following the billing cycle in which you reach the \$500 spending requirement.



APPLICATION AND
SOLICITATION
DISCLOSURE



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	16.90%
APR for Balance Transfers	16.90%
APR for Cash Advances	16.90%
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 - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$30.00

How We Will Calculate Your Balance:

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

Effective Date:

The information about the costs of the card described in this application is accurate as of: February 26, 2024
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 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 16 or more days late in making a payment.

Returned Payment Fee: \$30.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee: Up to \$4.00.

Rush Fee: Up to \$65.00.