



Vons Credit Union
Just like a bank, only better.

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El Monte, CA 91734-2323
(800) 488-8328

CREDIT LINE ACCOUNT AGREEMENT AND DISCLOSURE

THIS IS YOUR CREDIT LINE ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, VISA PLATINUM PLUS, VISA PLATINUM PREMIUM, VISA PLATINUM PREFERRED, VISA PLATINUM NEW START, AND SHARE SECURED VISA PLATINUM AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA PLATINUM PLUS, VISA PLATINUM PREMIUM, VISA PLATINUM PREFERRED, VISA PLATINUM NEW START, AND SHARE SECURED VISA PLATINUM CREDIT CARDS, AND/OR ANY OTHER ACCOUNT ACCESS DEVICE. PLEASE BE CERTAIN TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges									
Annual Percentage Rate (APR) For Purchases	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">VISA Platinum Plus: 8.90%</td> <td style="width: 50%;">VISA Platinum New Start: 16.90%</td> </tr> <tr> <td>VISA Platinum Premium: 13.90%</td> <td>Share Secured VISA Platinum: 10.90%</td> </tr> <tr> <td>VISA Platinum Preferred: 11.90%</td> <td></td> </tr> </table>	VISA Platinum Plus: 8.90%	VISA Platinum New Start: 16.90%	VISA Platinum Premium: 13.90%	Share Secured VISA Platinum: 10.90%	VISA Platinum Preferred: 11.90%			
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Annual Percentage Rate (APR) For Balance Transfers	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">VISA Platinum Plus: 8.90%</td> <td style="width: 50%;">VISA Platinum New Start: 16.90%</td> </tr> <tr> <td>VISA Platinum Premium: 13.90%</td> <td>Share Secured VISA Platinum: 10.90%</td> </tr> <tr> <td>VISA Platinum Preferred: 11.90%</td> <td></td> </tr> </table>	VISA Platinum Plus: 8.90%	VISA Platinum New Start: 16.90%	VISA Platinum Premium: 13.90%	Share Secured VISA Platinum: 10.90%	VISA Platinum Preferred: 11.90%			
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Annual Percentage Rate (APR) For Cash Advances	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">VISA Platinum Plus: 8.90%</td> <td style="width: 50%;">VISA Platinum New Start: 16.90%</td> </tr> <tr> <td>VISA Platinum Premium: 13.90%</td> <td>Share Secured VISA Platinum: 10.90%</td> </tr> <tr> <td>VISA Platinum Preferred: 11.90%</td> <td></td> </tr> <tr> <td colspan="2">Personal Property Secured: _____% - _____% based on the age and type of property pledged as security.</td> </tr> </table>	VISA Platinum Plus: 8.90%	VISA Platinum New Start: 16.90%	VISA Platinum Premium: 13.90%	Share Secured VISA Platinum: 10.90%	VISA Platinum Preferred: 11.90%		Personal Property Secured: _____% - _____% based on the age and type of property pledged as security.	
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Penalty APR And When it Applies	<p>17.90% For VISA</p> <p>This APR may be applied if:</p> <p>1) You make a late payment.</p> <p>How Long Will The Penalty APR Apply? If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.</p>								
Paying Interest	For VISA, We will not charge You interest on purchases if You pay Your entire balance owed each month within 26 days of Your statement closing date. For all Feature Categories, We will begin charging interest on cash advances and balance transfers on the transaction date.								
Minimum Interest Charge	For VISA, if You are charged interest, the charge will be no less than \$0.50.								
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .								
Fees									
Transaction Fees	<ul style="list-style-type: none"> • Foreign Transaction For VISA, 1.00% of each transaction in U.S. dollars • Cash Advance For VISA, 2.00% of each advance (\$5.00 minimum - \$50.00 maximum) 								
Penalty Fees	<ul style="list-style-type: none"> • Returned Payment For VISA, up to \$23.00 • Over-the-Credit Limit For VISA, up to \$29.00 • Late Payment For VISA, up to \$29.00 after 4 days Except for VISA, 20.00% of the finance charge due (\$10.00 minimum) after 10 days 								

How We Will Calculate Your Balance: For all Feature Categories (except VISA), We use a method called "daily balance." For VISA, We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.