SouthPoint Financial Credit Union
924 Main Street East
Sleepy Eye, MN 56085
Phone: 877-794-6712
Fax: 507-794-5540
Web: www.southpointfinancial.com
e-mail: mail@southpointfinancial.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM REWARDS/VISA PLATINUM SELECT/VISA PLATINUM SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum Rewards** **13.00%, 16.00% or 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 Select** **11.00%, 16.00% or 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** **7.00%**
APR for Balance Transfers	**Visa Platinum Rewards** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **13.00%, 16.00% or 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Select** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **11.00%, 16.00% or 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Secured** **0.00%** Introductory APR for a period of six billing cycles. After that, your APR will be **7.00%** .
APR for Cash Advances	**Visa Platinum Rewards** **13.00%, 16.00% or 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 Select** **11.00%, 16.00% or 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** **7.00%**

LOANLINER

SEE NEXT PAGE for more important information about your account.

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Penalty APR and When it Applies	**Visa Platinum Rewards** **18.00%** **Visa Platinum Select** **18.00%** **Visa Platinum Secured** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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.
Minimum Interest Charge	**None**
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	 **None** **None** **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 **$25.00** **None** **None**

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 six months following the opening of your account. Any existing balances on SouthPoint Financial Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty 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: June 7th, 2022
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 Rewards, Visa Platinum Select 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.

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Other Fees & Disclosures:

Late Payment Fee:

$25.00 or the amount of the required minimum payment, whichever is less, if you are 25 or more days late in making a payment.

Reissue/Lost Card Fee:

$10.00.

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