Latino Community Credit Union
PO BOX 14049
Durham, NC 27709

APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Secured** **11.75%** This APR will vary with the market based on the T-Bill. **Visa Credit Card** **16.75%** This APR will vary with the market based on the T-Bill. **Visa Cashback Credit Card** **18.00%** This APR will vary with the market based on the T-Bill.
APR for Balance Transfers	**Visa Secured** **11.75%** This APR will vary with the market based on the T-Bill. **Visa Credit Card** **16.75%** This APR will vary with the market based on the T-Bill. **Visa Cashback Credit Card** **18.00%** This APR will vary with the market based on the T-Bill.
APR for Cash Advances	**Visa Secured** **11.75%** This APR will vary with the market based on the T-Bill. **Visa Credit Card** **16.75%** This APR will vary with the market based on the T-Bill. **Visa Cashback Credit Card** **18.00%** This APR will vary with the market based on the T-Bill.

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SEE NEXT PAGE for more important information about your account.

How to Avoid Paying Interest on Purchases	Your due date is at least 23 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 - Cash Advance Fee - International Transaction Fee	 **$0.75** for each ATM transaction **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$10.00** Up to **$5.00**

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: October 21,2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:
Late Payment Fee:
$10.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$0.75 for each ATM transaction.

Returned Payment Fee:
$5.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$5.00 or the amount of the returned convenience check, whichever is less.

Document Copy Fee:
$2.00 per document.

Rush Fee:
$15.00 overnight.

Statement Copy Fee:
$2.00 per document.

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