

Interest Rates and Interest Charges			
	Traditional	Signature	Share Secured
Annual Percentage Rate for Purchases (APR)	9.9% - 17.9% APR	12.9% - 17.9% APR Rate based on credit worthiness	11% APR
APR for Balance Transfers	9.9% - 17.9% APR	12.9% - 17.9% APR Rate based on credit worthiness	11% APR
APR for Cash Advances	9.9% - 17.9% APR	12.9% - 17.9% APR Rate based on credit worthiness	11% APR
Penalty APR	18% APR This APR will apply when the required minimum payment is not made by its due date for two consecutive billing cycles. Penalty rate will remain in effect until you have made six consecutive on-time payments.		
Minimum Interest Charge	None		
Grace Period on Purchases	Your due date is 25 days after the close of the billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date of each month.		
Balance Transfers and Cash Advances	Balance Transfers and Cash Advances are always subject to a finance charge from the date they are posted to your account. This excludes any promotional transactions.		
Website For Additional Information	To learn more about factors to consider when applying for or using a credit card, visit the website of CFPB at https://www.consumerfinance.gov/learnmore		
Fees			
Maintenance Fees			
• Annual Fee	\$0	\$0	\$0
Transaction Fees			
• Balance Transfer	\$0	\$0	\$0
• Cash Advance	\$0	\$0	\$0
Penalty Fees			
• Late Payment	\$10	\$10	\$10
• Over-the-Credit-Limit	\$0	\$0	\$0
• Returned Payment	\$24	\$24	\$24
Other Fees			
• Foreign Transactions	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars
Share Deposit to Secure Credit Card			Must secure 125% of credit line in a Cabrillo Share Savings Account

How we calculate your balance: We use a method called “Average Daily Balance (including new purchases).”

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.