generations
federal credit union

generations community
federal credit union
P.O. Box 791870
San Antonio, TX 78279-1870
210-229-1128

# APPLICATION AND SOLICITATION DISCLOSURE

VISA

**VISA PLATINUM / VISA PLATINUM SHARE SECURED / GENERATIONS REWARDS / GENERATIONS REWARDS VISA SIGNATURE**

| **Interest Rates and Interest Charges** | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **Visa Platinum**<br>**11.75% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Platinum Share Secured**<br>**14.75%**<br><br>This APR will vary with the market based on the Prime Rate.<br><br>**Generations Rewards**<br>**16.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Generations Rewards Visa Signature**<br>**16.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **Visa Platinum**<br>**11.75% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Platinum Share Secured**<br>**14.75%**<br><br>This APR will vary with the market based on the Prime Rate.<br><br>**Generations Rewards**<br>**16.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Generations Rewards Visa Signature**<br>**16.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

| | |
|---|---|
| **APR for Cash Advances** | **Visa Platinum**<br>**11.75% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Platinum Share Secured**<br>**14.75%**<br><br>This APR will vary with the market based on the Prime Rate.<br><br>**Generations Rewards**<br>**16.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Generations Rewards Visa Signature**<br>**16.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **Penalty APR and When it Applies** | **Visa Platinum**<br>**18.00%**<br><br>**Visa Platinum Share Secured**<br>**18.00%**<br><br>**Generations Rewards**<br>**18.00%**<br><br>**Generations Rewards Visa Signature**<br>**18.00%**<br><br>This APR may be applied to your account if you:<br>- Make a late payment.<br><br>**How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make two 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. |
| **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** | |
| **Set-up and Maintenance Fees**<br>- Annual Fee<br>- Account Set-up Fee<br>- Program Fee<br>- Additional Card Fee | <br>**None**<br>**None**<br>**None**<br>**None** |

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

| | |
|---|---|
| **Transaction Fees** | |
| - Balance Transfer Fee - Visa Platinum, Visa Platinum Share Secured | **None** |
| - Balance Transfer Fee - Generations Rewards, Generations Rewards Visa Signature | **$5.00** or **3.00%** of the amount of each balance transfer, whichever is greater |
| - Cash Advance Fee | **None** |
| - Foreign Transaction Fee | **1.00%** of each transaction in U.S. dollars |
| - Transaction Fee for Purchases | **None** |
| **Penalty Fees** | |
| - Late Payment Fee | Up to **$28.00** |
| - Over-the-Credit Limit Fee | **None** |
| - Returned Payment Fee | Up to **$28.00** |

**How We Will Calculate Your Balance:**
We use a method called "average daily balance (including new purchases)."

**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: November 4, 2026
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, Visa Platinum Share Secured, Generations Rewards and Generations Rewards Visa Signature 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.**

**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:
$28.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Generations Rewards, Generations Rewards Visa Signature:
$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Returned Payment Fee:
$28.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:
$10.00.

Rush Fee:
$35.00 second day. $55.00 overnight.

Skip Payment Fee:
$25.00.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023