



# SRI Federal Credit Union

333 Ravenswood Avenue  
Menlo Park, CA 94025-3493  
(800) 986-3669

## ACCOUNT OPENING DISCLOSURE FOR VISA PLATINUM

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>%*</b> This APR will vary with the market based on the Prime Rate
<b>APR for Balance Transfers</b>	<b>%</b>
<b>APR for Cash Advances</b>	<b>%</b>
<b>Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> ♦ Balance Transfer ♦ Cash Advance ♦ Foreign Transaction	<b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> ♦ Late Payment ♦ Over-the-Credit Limit ♦ Returned Payment	<b>up to \$25.00</b> <b>None</b> <b>up to \$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

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

*\* The Prime Rate used to determine the APR is the rate published in The Wall Street Journal on \_\_\_\_\_, which was \_\_\_\_%. The APR may change on the first business day of each calendar month. We add 1% to the Prime Rate to determine your APR (monthly periodic rate currently \_\_\_\_%). See your account agreement for more details.*