



# SRI Federal Credit Union

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

## ACCOUNT OPENING DISCLOSURE FOR VISA REWARDS

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.50%</b>
<b>APR for Balance Transfers</b>	<b>0.0%</b> introductory APR on balance transfers initiated during the Introductory Period of the first ninety (90) days after account opening. This rate will apply for a period of twelve (12) months beginning on the date of the balance transfer transaction on any balance transfer transactions conducted during the Introductory Period. Thereafter, the balance remaining will be subject to the rate of <b>13.50%</b> until the balance of the balance transfer transactions initiated during the Introductory Period has been paid in full. <b>13.50%</b> APR on all balance transfers initiated after the Introductory Period.
<b>APR for Cash Advances</b>	<b>13.50%</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>	None
<b>Transaction Fees</b> ♦ Balance Transfer ♦ Cash Advance ♦ Foreign Transaction	None None None
<b>Penalty Fees</b> ♦ Late Payment ♦ Over-the-Credit Limit ♦ Returned Payment	up to \$25.00 None up to \$25.00

**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.