SPIRIT OF ALASKA
CREDIT UNION

1417 Gillam Way, Ph: 907-459-5900
Fairbanks, AK 99701 Fax: 907-459-5990

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA CLASSIC/SHARE SECURED VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **9.99%** **Visa Classic** **12.99% to 18.00%** , based on your creditworthiness. **Share Secured Visa** **12.99% to 18.00%** , based on your creditworthiness.
APR for Balance Transfers	**Visa Platinum** **9.99%** **Visa Classic** **12.99% to 18.00%** , based on your creditworthiness. **Share Secured Visa** **12.99% to 18.00%** , based on your creditworthiness.
APR for Cash Advances	**Visa Platinum** **9.99%** **Visa Classic** **12.99% to 18.00%** , based on your creditworthiness. **Share Secured Visa** **12.99% to 18.00%** , based on your creditworthiness.
Penalty APR and When it Applies	**Visa Platinum** **18.00%** **Visa Classic** **18.00%** **Share Secured Visa** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 28 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.

SEE NEXT PAGE for more important information about your account.

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Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.
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 - Annual Fee - Monthly Fee	 **Visa Platinum and Visa Classic** **$75.00** **Share Secured Visa** **$75.00** annually (**$6.25** per month)
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	 **$25.00** or **3.00%** of the amount of each balance transfer, whichever is greater (Maximum Fee: **$75.00**) **2.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** Up to **$25.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge:
The minimum interest charge will be charged on any dollar amount.

Effective Date:
The information about the costs of the card described in this application is accurate as of: April 30, 2025
This information may have changed after that date. To find out what may have changed, contact Spirit of Alaska Federal Credit Union.

For California Borrowers, the Visa Platinum, Visa Classic and Share Secured Visa 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.

Other Fees & Disclosures:
Annual Fee:
$75.00 annually for Visa Platinum and Visa Classic. Waived if you have an open Spirit of Alaska Checking Account.

Monthly Fee:
$75.00 annually ($6.25 per month) for Share Secured Visa.

Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
$25.00 or 3.00% of the amount of each balance transfer, whichever is greater, however, the fee will never exceed $75.00.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

SEE NEXT PAGE for more important information about your account.

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Card Replacement Fee:
$5.00.

Document Copy Fee:
$5.00.

Pay-By-Phone Fee:
3.00% the transaction.

PIN Replacement Fee:
$5.00.

Rush Fee:
$25.00.

Statement Copy Fee:
$5.00.

Paper Statement Fee:
$3.00.

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