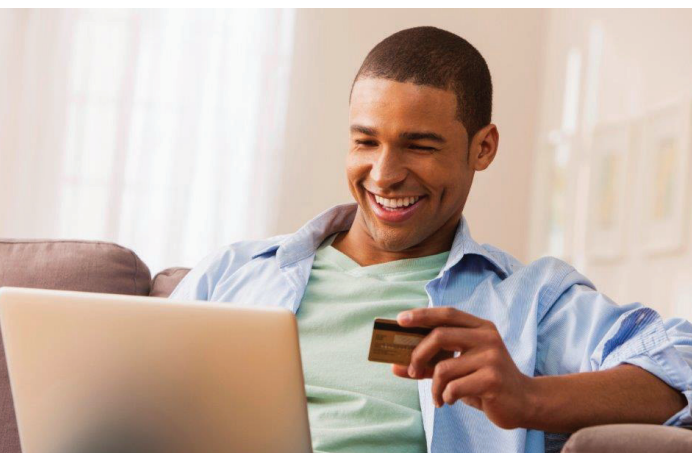




All KeyPoint credit cards have affordable rates and no annual fees.

Apply Today:

- Call (888) 255-3637
- Go online at kpcu.com/creditcards
- Visit any KeyPoint branch location



No annual or foreign transaction fees, and a low balance transfer fee!

Contact Center: (888) 255-3637
2805 Bowers Avenue, Santa Clara CA 95051
kpcu.com

Federally Insured by NCUA

REV1019

Credit Cards

No annual or foreign transaction fees



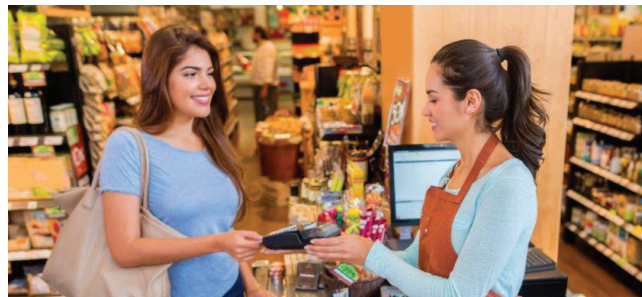
 **KEYPOINT**
CREDIT UNION
Next Generation Neighborhood Banking

KeyPoint's credit card gives you more, with fewer charges!

- Enjoy no annual fee and no foreign transaction fee
- Receive the same low APR* for purchases, balance transfers and cash advances
- Easy access with our Online and Mobile Banking** to review your balance, pay a bill, and make a transfer
- Cellular Telephone Protection and Auto Rental Collision Damage Waiver to reimburse you for damages
- Protection from fraud with Visa's Zero Liability Policy (you won't be held responsible for fraudulent charges made with your card or account information)
- Enjoy a low 2% balance transfer fee

Choose the card that fits your lifestyle!

Visa Platinum Cash Rewards <i>Earn unlimited 1.5% cash rewards on all purchases!</i>	Introductory Bonus Offers: 0% APR on purchases for the first 9 months. \$100 statement credit on the first \$500 of purchases made within the first 60 days of card issuance. Rewards Redemption: Automatic monthly statement credit every time \$25 or more in rewards is earned.
Visa Platinum Rewards <i>Earn unlimited rewards with every purchases—1 point for every dollar spent!</i>	Introductory Bonus Offers: 2,500 welcome bonus reward points 0% APR for 16 billing cycles on eligible balance transfers. Rewards Redemption: Redeem reward points for merchandise, travel, events and activities. Must have at least 1 point in your account to redeem.
Visa Platinum <i>Enjoy a low rate card; perfect for purchases and consolidating debt.</i>	Introductory Offer: 0% APR for 16 billing cycles on eligible balance transfers.
Visa Classic <i>A perfect card if you are establishing credit.</i>	Introductory Offer: 0% APR for 16 billing cycles on eligible balance transfers.



VISA PLATINUM CASH REWARDS/VISA PLATINUM/VISA PLATINUM REWARDS/VISA CLASSIC SUMMARY OF CREDIT TERMS - AS OF 10/24/2019

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Balance Transfers	Visa Platinum Cash Rewards 0.00% introductory APR for 9 months, then 14.74% to 23.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum 9.74% to 18.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards 11.74% to 20.74% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Classic 17.74% to 19.74% 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 Cash Rewards 20.74% to 29.74% This APR will vary with the market based on the Prime Rate. Visa Platinum 15.74% to 24.74% This APR will vary with the market based on the Prime Rate. Visa Platinum Rewards 17.74% to 26.74% This APR will vary with the market based on the Prime Rate. Visa Classic 23.74% to 25.74% This APR will vary with the market based on the Prime Rate. 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 these reasons, the Penalty APR will apply until you make four (4) 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.
Minimum Interest Charge	None
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	
Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	2.00% of the amount of each balance transfer 3.00% None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$7.00 Up to \$26.00

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

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

Other Fees

Late Payment Fee: \$7.00 or the amount of the required minimum payment, whichever is less, if you are six (6) or more days late making a payment.

Returned Payment Fee: \$26.00 or the amount of the required minimum payment, whichever is less.

Visa Emergency Card Replacement Services: \$100.00 US; \$165.00 International.

Expedited Card Replacement Services: \$55.00 1 Day Replacement Card; \$35.00 2 Day Replacement Card.

Research Fee: \$20.00 per hour, minimum one hour. Pay-by-Phone Fee: \$20.00.

*APR=ANNUAL PERCENTAGE RATE. All loans subject to credit approval. Rate is based on creditworthiness and other factors, and may be higher than the rate shown.

Rates and terms subject to change without notice. Membership required. **Mobile carrier rates may apply.