



Credit Card Pricing Agreement

FEATURING Visa® Choice Reward

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<p>3.90% introductory APR for 6 months.</p> <p>After that, your APR will be 10.99% - 18.00%, based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
APR for Cash Advances & Balance Transfers	<p>Balance Transfer APR: 3.90% introductory APR for 9 months.</p> <p>After that, your APR will be 10.99% - 18.00%, based on your creditworthiness and will vary with the market based on the Prime Rate.</p> <p>Cash Advance APR: 3.90% introductory APR for 6 months.</p> <p>After that, your APR will be 10.99% - 18.00%, based on your creditworthiness and will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	<p>18.00% - This APR may be applied to your account if:</p> <ul style="list-style-type: none"> • Your minimum monthly payment is more than 60 days late • You are in default of any other terms of the Agreement <p>How long will the penalty APR apply? If your APR is increased for any of these reasons, the penalty APR will apply until you make six consecutive minimum payments when due.</p>
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 any interest on the portion of the purchases balance that you pay by the due date each month.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.consumerfinance.gov/learnmore

FEES

Annual Fee	None
Transaction Fees	
Cash Advance	3% of the cash advance transaction (minimum \$10.00)
Foreign Transaction	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees	
Late Payment Fee	\$25.00
Returned Item Charge	\$25.00 or the amount of the returned item, whichever is less
Other Fees	
Pay by Phone	Up to \$10.00

THINGS YOU SHOULD KNOW ABOUT THIS REWARDS PROGRAM

How We Will Calculate Your Balance: We use a method called "Average Daily Balance" (including new purchases). We reserve the right to amend the Visa® Credit Card Agreement as permitted by law. The above rates and fees are current as of 11/09/2015.

Loss of Introductory APR: We may end your introductory APR and apply the penalty APR if you make a payment more than 60 days late.

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

These Account Disclosures for the Choice Rewards Credit Card are part of and integrated with your Credit Card Agreement and Disclosure with OneAZ Credit Union.

How are Reward Points Calculated?

Points are calculated on each individual purchase transaction and rounded [up or down] to the nearest whole dollar. The individual results are then added together and we subtract any returns, credits or adjustments to determine the net points earned. Points are calculated and credited daily.

How Do I Redeem My Rewards?

There are five ways you can redeem your points:

- 1) Travel Redemption
- 2) Merchandise Redemption
- 3) Merchant Gift Card Redemption
- 4) Cash Redemption
- 5) Donation Redemption

There is no fee to participate in the ONEAZ rewards program and you are automatically enrolled when opening an OneAZ Choice Rewards Credit Card.

All point redemptions are final. Redemptions are subject to point availability and other conditions contained in the Choice Rewards Credit Card Terms and Conditions disclosure.

Disputes:

- 1) All point disputes must be made in writing and sent to: OneAZ Credit Union
Attn: Card services
2355 W. Pinnacle Peak Road
Phoenix, AZ 85027
- 2) You must contact us within 60 days after the error appeared on your statement. You must notify us in writing.
- 3) All decisions by OneAZ regarding point disputes are final.

When we receive your letter we must do two things:

- 1) Within 30 days of receiving your letter, we must tell you we received your letter. We will also tell you if we have already corrected the error.
- 2) Within 90 days of receiving your letter, we must correct the error or explain to you why we believe the statement is correct.