Interest Rates and Interest Charges			
	Loyalty Rewards Visa	**Platinum Rewards Visa**	**Share Secured Visa**
Annual Percentage Rate (APR) for Purchases	8.90% to 18.00% based on your creditworthiness	9.90% to 18.00% based on your creditworthiness	13.99% to 17.99% based on your creditworthiness
APR for Balance Transfers	8.90% to 18.00% based on your creditworthiness	9.90% to 18.00% based on your creditworthiness	13.99% to 17.99% based on your creditworthiness
APR for Cash Advances	8.90% to 18.00% based on your creditworthiness	9.90% to 18.00% based on your creditworthiness	13.99% to 17.99% based on your creditworthiness
Penalty APR and When it Applies	**None**		
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. We will begin charging interest on cash advances and balance transfers on the transaction date.		
Minimum Interest Charge	**None**		
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 Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.		

Fees	
Annual Fee	**None**
Transaction Fees	
-Balance Transfer	**None**
-Cash Advance	**None**
-Foreign Transaction	Up to **1%** of the transaction amount.
Penalty Fees	
-Late Payment	**5%** (minimum **$20.00**, maximum **$30.00**) of the schedule payment if not paid within 5 days of the payment due date
-Over-the-Credit Limit	**$20.00** each month your balance exceeds your credit limit by **$200.00** or **10%** whichever is less.
-Returned Payment	**$25.00**

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

VISA Disclosure

In these disclosures, “We,” “Our,” “Us,” “Credit Union” or “NFCU” means Noble Federal Credit Union.

NOTICE:

You agree that we may obtain any information given, including employment and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you or for any other legitimate business purpose. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. You agree that we may share personal and account information about you within Noble Federal Credit Union for the purpose of marketing to you for our products and services, including banking, insurance and investment products. You agree that we reserve the right based upon our evaluation of information furnished by you or others, to open a Noble Federal Credit Union Visa Classic account, or a Noble Federal Credit Union Visa Platinum account, with the pricing terms stated below. You must be at least 18 years old to qualify. You must have a valid permanent home address within the 50 United States or District of Columbia. Responses with addresses outside this market area, including addresses in US territories, commonwealths and possessions, may not be approved. You agree that the use of any card or account issued in connection with this offer is subject to the terms specified in, and such terms are subject to change as provided in, the Cardmember Agreement mailed with your card. The Cardmember Agreement contains a binding arbitration provision which may affect your rights to go to court, including your right to a jury trial or your right to participate in a class action or similar proceeding.

State laws require the following notice: California Residents: Married applicants may apply for separate credit.

Your signature on this application certifies that the above statements are true and complete. You agree to be bound by the terms and conditions of the agreement and the Federal Truth and Lending disclosure statements. If there is more than one signature below, each of you understands and agrees that each person signing will have full and equal access to any credit line extended and will be individually and jointly liable for payment of all amounts owing on the account.

The Credit Union may enforce a lien, including costs of collection and reasonable attorney fees, against my Credit Union account(s) if my VISA card is in default. Any other secured loans you have with the Noble Federal Credit Union, now or in the future also secure this loan, except any loan secured by your principal residence.

BALANCE TRANSFER DISCLOSURES:

You agree to allow approximately 30 days for Us to process your response and transfer the balance(s) to your Noble Federal Credit Union account. Please continue to make at least minimum payments on your other credit cards until we notify you that the balances have been transferred. Noble Federal Credit Union is not responsible for fees and finance charges incurred by you prior to your balance being transferred to Noble Federal Credit Union. Payment of the amount(s) authorized by you may or may not satisfy any outstanding balances(s) on the designated account(s). You will continue to be responsible for any balances on your other credit cards. In the event that your request(s) exceed the amount of your credit line, the Credit Union will fulfill your requests in numeric order as listed in your response, may decline to process one or more requests and/or may complete one request impartial amount. The payment and transfer of balances is contingent upon approval by the Credit Union and receipt of complete, legible balance transfer requests. Your balance transfer request may not be used to make payments toward amounts you owe Noble Federal Credit Union. Transfer requests to cash or to yourself cannot be processed.