

Shambhala Affinity Rewards Visa Classic® Credit Card Disclosures

Below is a required credit card disclosure table. To ask about any changes,
please call: 303.444.9003 or write: info@ashokacreditunion.org

| Interest Rate and Interest Charges | |
|---|---|
| Annual Percentage Rate Fixed APR for Purchases | 12% |
| Fixed APR for Balance Transfers | 12% |
| Fixed APR for Cash Advances | 12% |
| Penalty APR and When It Applies | 21% The penalty APR may apply indefinitely. |
| Avoid Paying interest | Due date is at least 25 days after the close of each billing cycle. Interest is not charged on purchases if entire balance is paid by the due date each month. |
| Minimum Interest charge | None |
| For Credit Card Tips from the CFPB | To learn more about factors to consider when applying for or using a credit card, Please visit the website of the CFPB at http://www.consumerfinance.gov/learnmore . |

| Fees | |
|--|---|
| Annual Fees | \$30, waived for the first 12 months on all new accounts. |
| Transaction Fees • Cash Advance Fee • Foreign Transaction Fee | \$2.00 for ATM Up to 1.00% in U.S. Dollars. |
| Penalty Fees • Late Payment Fee • Returned Payment Fee • Overlimit Fee | For over 10 days late, the fee is \$10.00 or the required minimum payment whichever is less. \$25.00, or the required minimum payment, whichever is less. If overlimit by \$100 or more, the fee will be 5% of that amount, up to \$50. |
| Other Fees • Balance Transfer Fee • Emergency Card Replacement Fee • Emergency PIN Replacement Fee • Card Replacement Fee • Paid-by-Phone Fee | \$30.00 per transfer. \$30.00 \$5.00 \$5.00 \$6.00 |

How We Calculate Your Balance: For Purchase Balances, calculated using average daily balance excluding new purchases. For Cash Balances, new activity always accrues finance charges. See your account agreement for further information regarding how we calculate your balance.

How We Calculate Your Minimum Payment: 2.50% of your total new balance, or \$35.00 whichever is greater, plus the amount of any prior unpaid minimums, fees, charges and overlimit balance.

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

Effective Date: The information about the costs of the card described in this application is accurate as of March 31, 2015.

Pledge of Shares and Security Interest: Ashoka Credit Union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits at Ashoka.

The regulatory bodies that govern credit unions require that you be a member of our credit union in order to participate in any lending program including credit cards. Ashoka Credit Union by-laws require that our shareholder members put a \$20 deposit into a non-interest bearing savings account. If you close your account with Ashoka, you will be refunded this \$20 share deposit in full.

**Use of your Shambhala Visa Card will be your
acknowledgement and acceptance of these terms.**



ASHOKA CREDIT UNION

www.AshokaCreditUnion.org