Credit Union of Southern California
A FEDERAL CREDIT UNION
8101 E. Kaiser Blvd., Suite 300
Anaheim, CA 92808
562.698.8326 • FAX 562.698.2783
www.cusocal.org

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of November 2, 2026. You can call Us at (562) 698-8326 or write 8101 E. Kaiser Blvd., Suite 300, Anaheim, CA 92808 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	VISA CU SoCal Topaz: **10.65%** - **17.65%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. VISA Platinum Rewards: **12.65%** - **17.90%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Secured VISA Platinum Rewards: **17.90%** This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	VISA CU SoCal Topaz: **10.65%** - **17.65%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. VISA Platinum Rewards: **12.65%** - **17.90%** based on Your creditworthiness. These APRs will vary with the market based on the Prime Rate. Secured VISA Platinum Rewards: **17.90%** This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	VISA CU SoCal Topaz: **17.90%** VISA Platinum Rewards: **17.90%** Secured VISA Platinum Rewards: **17.90%**
Penalty APR and When it Applies	**17.90%** This APR may be applied to Your Account if: 1) You make a late payment **How Long Will The Penalty APR Apply?** If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.
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 interest on purchases if You pay Your entire balance owed by the due date each month.
Minimum Interest Charge	If You are charged interest, the charge will be no less than $0.50.
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	
Transaction Fees • Cash Advance • Balance Transfer • Foreign Transaction	 **3.00%** of each advance (**$5.00** minimum). **3.00%** of each transfer (**$5.00** minimum). **1.00%** of each foreign currency transaction in U.S. Dollars. **0.80%** of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees • Returned Payment • Late Payment	 Up to **$25.00** Up to **$25.00**

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

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