

VISA® CREDIT CARD

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	7.90% to 16.90% Based on your creditworthiness when you open your account.
APR for Balance Transfers	7.90% to 16.90% Based on your creditworthiness when you open your account.
APR for Cash Advances	7.90% to 16.90% Based on your creditworthiness when you open your account.
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.
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	
Annual Fee	None
Transaction Fees > Balance Transfer Fee > Cash Advance Fee > Foreign Transaction Fee	None 1.00% of the amount of each cash advance. 1.00% of each transaction in U.S. dollars.
Penalty Fees > Late Payment Fee > Returned Payment Fee	Up to \$15.00 Up to \$25.00

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

Effective Date. The information about the costs of the card described is accurate as of August 26, 2020. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.
Cash Advance Fee	1.00% of the amount of each cash advance. (Finance Charge)
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Card Replacement Fee	\$10.00
Document Copy Fee.....	\$15.00
PIN Replacement Fee	\$10.00
Rush Fee	\$10.00 plus shipping and handling
Statement Copy Fee	\$2.00
Ship to an Alternate Address Fee	\$10.00 plus shipping and handling

