

Interest Rates & Interest Charges

Visa® Credit Card Account Holders

Annual percentage rate (APR) for purchases	Visa Platinum^{1,2} 9.49%, 12.99%, 15.99% or 18.00% <i>(based on your creditworthiness)</i> Visa Classic^{1,2} 9.90%
Balance transfer APR	Same as for purchases
Cash advance APR	Same as for purchases
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.
Minimum Interest Charge ⁴	If you are charged interest, the charge will be no less than \$2.00.
Cash Advance Fee ⁵	2% minimum or \$2, a maximum fee of \$10
Late Fee ⁵	Up to \$25.00
Return Payment Fee ⁵	Up to \$25.00
Minimum Payment	2.5% minimum or \$25.00
Foreign Transaction Fee	1% of the transaction amount in U.S dollars

1 Rates based on users' creditworthiness. Not all applicants will receive lowest advertised rate.

2 If at any time your account is 45 days or more past due, your APR will be adjusted to 18.00%. This rate may be adjusted to the current standard rate after payments have been made as required for six consecutive months.

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

4 Minimum Interest Charge: the minimum interest charge will be charged on any dollar amount.

5 ***Other Fees Disclosures:*** Late payment fee: \$25.00 or the amount of the required payment, whichever is less, if you are 10 or more days late making a payment. Cash advance fee (finance charge): \$2.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$10.00. Returned payment fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Effective Date: the information about the costs of the cards described in this application is accurate as of January 25, 2022. This information may have changed after that date. To find out what may have changed, contact the credit union at **(800)-324-8259**.