

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.65-18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	10.65-18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	10.65-18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Paying Interest	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	If you are charged interest, there is no minimum interest charge.
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	0% of each balance transfer
• Cash Advance	0% of the amount of each cash advance
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 0.8% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment	Up to \$25
• Returned Payment	Up to \$25
• Returned ACH	Up to \$25

How we will calculate your balance: We use the method called “average daily balance (including new purchases).” See your account agreement for more details.

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

Index: The Variable Rate Index is the highest Prime Rate of Interest reported in the Wall Street Journal.

Other Disclosures

Late Payment: Up to **\$25** or the amount of the required minimum payment, whichever is less, if we do not receive your payment by the due date listed on your billing statement.

Returned Check: Up to **\$25** or the amount of the required minimum payment, whichever is less.

Returned ACH: Up to **\$25** or the amount of the required minimum payment, whichever is less.

Visa Platinum Card requires a minimum credit line is \$500.

Your Credit Card Cash Advances will be limited to a maximum of 100% of the available credit limit for this card as determined on or after June 23, 2025.

***Variable Rate:** Your rate will vary based on the Prime Rate + a margin of ____%. In no event will the corresponding **Annual Percentage Rate** be more than the maximum rate allowed by applicable law. There is no limit on the amount that the **Annual Percentage Rate** may increase or decrease on any change date. Any increase in the **Annual Percentage Rate** will result in an increase in the amount of the interest you will pay and may increase your monthly payment and the number of payments to pay off your balance. The **Annual Percentage Rate** is subject to change on the 25th day of each proceeding month to reflect any change in the Prime Rate. If the Index is no longer available, we will choose a substitute index that is based upon comparable information and, if necessary, a substitute Margin, so that the change in the index results in substantially the same rate as required under the previous index.

Daily Periodic Rate: The **Annual Percentage Rate** for Purchases, Balance Transfers and Cash Advances is ____% which corresponds to a daily periodic rate of ____%

Collection & Legal Fees: You may be charged fees for collection of this account, including, but not limited to, reasonable court costs and actual attorney fees charged to the Credit Union by an attorney who is not employed solely by this Credit Union.

Rates, fees, and terms may change: Subject to the applicable restrictions, we may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to other creditors when due, amounts owed to other creditors, the number of credit accounts outstanding or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive a 45-day advance notice in writing and a right to opt out in accordance with applicable law.