

Interest Rates & Interest Charges

Annual Percentage Rate (APR) for Purchases	8.90% (Gold) or 10.50% (Classic) based on your creditworthiness.
Annual Percentage Rate (APR) for Cash Advances	8.90% (Gold) or 10.50% (Classic) based on your creditworthiness.
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 by the due date each month.
Minimum Interest Charges	None
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 Cash Advance Balance Transfer Foreign Transaction	None None 1.00% of each multiple currency transaction in U.S. dollars. 2.00% of each single currency transaction in U.S. dollars.
Penalty Fees Late Payment Over the Credit Limit Returned Payment	\$25.00 None \$25.00

How We Will 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 in this application is accurate as of March 1, 2021. This information may have changed after that date. To find out what may have changed contact the Credit Union.

Other Disclosures:

Late Payment Fee: \$25.00 Rush Fee: \$35.00 Emergency Card Replacement Fee: \$100.00