



New Horizons Credit Union

622 Azalea Rd
 Mobile, AL 36609
 (251) 316-3240
 www.NewHCU.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 7/1/2026. You can contact us toll free at 1-800-824-3610 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	VISA Rewards	VISA Classic Lower Interest	VISA Signature	VISA Secured
Annual Percentage Rate (APR) for Purchases & Balance Transfers	14.40% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	10.49% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	13.74% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	18.00%
APR for Cash Advances	16.40% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	12.49% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	15.74% - 18.00% depending on your credit history. This APR will vary with the market based on the Prime Rate.	18.00%
Penalty APR and When it Applies	None			
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.			
Minimum Interest Charge	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:

Fees to Open or Maintain your Account:	
<ul style="list-style-type: none"> Annual Fee: Application Fee: 	<p>None</p> <p>None</p>
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer: Cash Advance: Foreign Transaction: 	<p>None</p> <p>None</p> <p>1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion</p>
Penalty Fees	
<ul style="list-style-type: none"> Late Payment: Over-the-Credit Limit: Returned Payment: 	<p>Up to \$30.00 if your payment is late.</p> <p>None</p> <p>None</p>

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