

Interest Rates & Interest Charges

Annual Percentage Rate (APR) for Purchases	8.90% or 10.50% based on your creditworthiness.
Annual Percentage Rate (APR) for Cash Advances	8.90% or 10.50% 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 and to learn more about factors to consider when applying for or using a credit card, visit the website of Consumer Financial Protection Bureau at: <http://www.consumerfinance.gov/learnmore>

Fees	
Annual Fee	None
Transaction Fees	
Cash Advance	None
Balance Transfer	None
Foreign Transaction	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	\$25.00
Over the Credit Limit	\$20.00
Returned Payment	\$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 February 1, 2017. 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**