

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	10.9%
APR for Balance Transfers	10.9%
APR for Cash Advances	10.9%
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	None
• Cash Advance	None
• Foreign Transaction	1% of each multiple currency transaction in U.S. dollars. 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment	Up to \$25 or the amount of your late payment for principal & interest, whichever is less.
• Returned Payment	Up to \$25
• Over Limit Fee	None

How we will calculate your balance: We use the method called “average daily balance (including new purchases).”

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

Effective Date: The information about the costs of the card described in this application is accurate as of November, 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:	Up to \$25 or the amount of the required minimum payment, whichever is less, if you are late in making your payment disclosed on your billing statement.
Returned Check Fee:	Up to \$25 or the amount of the required minimum payment, whichever is less.
Rush Order Fee:	\$30
Document Copy Fee:	\$15
Card Replacement Fee:	\$15
Card Rush Fee:	\$30

Rates, fees, and terms may change: 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.