



INTEREST RATES AND INTEREST CHARGES		
Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances	Visa Platinum 10.90%	Visa Classic (Includes Scorecard Rewards) 12.90%
Penalty APR and When It Applies	None	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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, the charge will be no less than \$1.50.	
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 <ul style="list-style-type: none"> • Cash Advance Fee • Balance Transfer Fee • Foreign Transaction Fee • Purchases 	None None Up to 1% of the US dollar amount of the foreign transaction None	
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee 	Up to \$25 None Up to \$28	
Other Fees <ul style="list-style-type: none"> • Application Fee 	\$5.00 withdrawn from your credit union regular savings account to cover the cost of the plastic card. (Approved cards only)	

How We Will Calculate Your Balance: We use a 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 Credit Card Account Agreement.

Additional Information:

The Monthly Periodic Rate for the Purchases, Balance Transfers, and Credit Advances APR shown above is:

0.908333% for Platinum Cards and **1.075%** for Classic Cards.

These Account Disclosures are part of and integrated with your Visa Credit Card Agreement. We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees are effective as of