

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers	3.70% APR for Introductory Rate for the first 6 months from account opening date. After that, your APR will be 8.99%-14.25% . This APR will vary with the market based on the Prime Rate and credit worthiness.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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	
Maintenance and Set-up Fees Annual Fee Additional Card Fee	None None
Transaction Fees Balance Transfer Fee Cash Advance Fee Foreign Transaction Fee	\$5.00 or 3.00% of the amount of each balance transfer, whichever is greater. \$5.00 or 3.00% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. dollars
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$18.00 assessed four days after due date. None
Other Fees Rush Fee Statement Copy Fee	\$20.00 \$2.00 per statement

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions)”. See your account agreement under Finance Charge for more details.

The minimum monthly payment is 2% of your total new balance or the overlimit amount, whichever is greater, but not less than \$20 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be a part of your available credit for three (3) business days. Your payment is due on the 21st of the month.

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

Variable Rate

The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on the 15th day of the month prior to the last calendar date of the current billing cycle of each year as published in The Wall Street Journal “Money Rates” table to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.