

ECCU Classic Credit Card Disclosure

Interest and Charges	
Annual Percentage Rate (APR) for purchases	12.96% Fixed APR
APR for Balance Transfers	12.96%
APR for Cash Advances	12.96%
Penalty APR and When it applies	No penalty rate will be applied.
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees: - Balance Transfer - Cash Advance - Foreign Transaction	None None 1% of the transaction amount.
Penalty Fees: - Late Payment - Returned Payment	Up to \$25. \$25 per item.
Other Fees: - Statement Copy - Draft Copy	\$2 \$5

How We Will Calculate Your Balance: We use the "average daily balance" method to calculate your balance. See your account agreement for details.

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