

## ECCU Platinum Card Disclosure

Interest and Charges	
<b>Annual Percentage Rate (APR) for purchases</b>	<b>9.9%</b> Fixed APR
<b>APR for Balance Transfers</b>	<b>9.9%</b>
<b>APR for Cash Advances</b>	<b>9.9%</b>
<b>Penalty APR and When it applies</b>	No penalty rate will be applied.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

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

**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.