

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 1.90% to 5.90% Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be 7.90% to 18.00% based on your creditworthiness.</p> <p>Visa Platinum CUREwards 1.90% to 5.90% Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be 8.40% to 18.00% based on your creditworthiness.</p> <p>Visa Secured 13.90%</p>
APR for Balance Transfers	<p>Visa Platinum 1.90% Introductory APR, for qualifying members, through January 2019 billing cycle, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be 7.90% to 18.00% based on your creditworthiness.</p> <p>Visa Platinum CUREwards 1.90% Introductory APR, for qualifying members, through January 2019 billing cycle, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be 8.40% to 18.00% based on your creditworthiness.</p> <p>Visa Secured 13.90%</p>
APR for Cash Advances	<p>Visa Platinum 1.90% to 5.90% Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be 10.90% to 18.00% based on your creditworthiness.</p> <p>Visa Platinum CUREwards 1.90% to 5.90% Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness. After that, or if you do not qualify for the Introductory APR, your APR will be 11.40% to 18.00% based on your creditworthiness.</p> <p>Visa Secured 16.90%</p>
Penalty APR and When it Applies	None
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 any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
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 - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of June 15, 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	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$5.00
Document Copy Fee	\$5.00
Rush Fee	\$27.50
Card Replacement Fee	\$5.00
Expedited (Right Time) Payment Fee	\$5.00