

Interest Rates and Information	
Annual Percentage Rate (APR) for Purchases	10.50%, 11.50%, 13.50%, 16.50%, 20.50% which will be determined at the time of account opening based on your credit worthiness.
Annual Percentage Rate (APR) for Balance Transfers	10.50%, 11.50%, 13.50%, 16.50%, 20.50% which will be determined at the time of account opening based on your credit worthiness.
Annual Percentage Rate (APR) for Cash Advances	10.50%, 11.50%, 13.50%, 16.50%, 20.50% which will be determined at the time of account opening based on your credit worthiness.
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 the entire balance by the due date each month.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

Fees	
Transaction Fees <ul style="list-style-type: none"> <li>Foreign Transaction Fee</li> </ul>	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> <li>Returned Payment Fee</li> </ul>	Up to \$25.00

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

Effective Date: The information about the costs of the card described in this application is accurate as of November 5, 2018. This information may have changed after that date. To find out what may have changed, contact the credit union.

Other Disclosures:

Returned Payment Fee:	\$25 or the amount of the required minimum payment, whichever is less.
Card Replacement Fee:	\$9.00
Pay-by-Phone Fee:	\$10.00
Rush Fee:	\$50.00