



VISA PLATINUM/VISA GOLD/VISA CLASSIC/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 9.00% Visa Gold 12.00% Visa Classic 15.00% Visa Secured 15.00%
APR for Balance Transfers	Visa Platinum 9.00% Visa Gold 12.00% Visa Classic 15.00% Visa Secured 15.00%
APR for Cash Advances	Visa Platinum 9.00% Visa Gold 16.00% Visa Classic 18.00% Visa Secured 18.00%
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	Visa Platinum, Visa Gold 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	
Set-up and Maintenance Fees - Annual Fee - Program Fee	None None
Transaction Fees - Foreign Transaction Fee	None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: August 01, 2019
This information may have changed after that date. To find out what may have changed, contact the Credit Union.