

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 01/01/2025. You can contact us toll free at 800.873.5100 or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases and Cash Advances	13.15 % - 18.00 % depending on your credit history. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers*	7.99 % - 14.99 % Introductory APR until the balance transfer is paid in full for balances transferred within 90 days of account opening. All other balance transfers, purchases and cash advances will be at the Standard APR of 13.15 % - 18.00 % depending on your credit history. The Standard APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
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:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 2% of each cross border transaction in U.S. dollars if the transaction involves a currency conversion 2% of each cross border transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	If your payment is late 10 days or more, up to \$25.00 for the first offense and up to \$35.00 each if 2 or more offenses occur within 6 months. None. We do not approve authorizations that will exceed your credit limit. None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

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

***Balance Transfers:** To access promotional rates all Balance Transfer requests must be completed by the Credit Union.