

Interest Rates and Interest Charges	Visa®
Annual Percentage Rate (APR) for Purchases	14.88% Fixed
APR for Balance Transfers	14.88% Fixed
APR for Cash Advances	14.88% Fixed
Penalty APR and When it Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances and/or balance transfers on the transaction date.
Minimum Interest Charge	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 web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	Visa®
Annual Fee	None
Transaction Fees	
• Balance Transfer	None
• Cash Advances	Up to \$5.00 or 2.0% of the amount advanced.
• Foreign Transaction	Up to 0.8% when there is no currency conversion, 1.0% if there is a currency conversion.
Penalty Fees	
• Late Payment	Up to \$10.00
• Over-the-Credit Limit	None
• Returned Payment	Up to \$15.00
Other Fees	
• Rush Order	\$50.00
• Sales Slip	Original \$40.00 /Copy \$20.00
• Minimum Monthly Payment	\$10.00 or 2.0% of the balance
• Default	In default on you card the credit union can take from your deposits to bring the amount current
• Lost Card	\$35.00
• Temp. Increase	\$40.00
• Replacement Card	\$20.00
• Replacement of Personal Identification Number	\$10.00

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your account agreement.

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

Military Lending Act: Federal law provides important protections to members of the armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).