

## INTEREST RATE AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.50%</b> after the promotional period This APR will vary with the market based on the Prime Rate. Prime + 0% Introductory APR for 6 months from the date your account is opened.
<b>APR for Balance Transfers</b>	<b>11.50%</b> after the promotional period This APR will vary with the market based on the Prime Rate. Prime + 0% Introductory APR for 6 months from the date your account is opened.
<b>APR for Cash Advances</b>	<b>11.50%</b> after the promotional period. This APR will vary with the market based on the Prime Rate. Prime + 0% Introductory APR for 6 months from the date your account is opened.
<b>Paying Interest</b>	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 in full by the due date each month. Interest on cash advances and balance transfers accrues immediately from the transaction date until paid in full.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$0.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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

<b>Annual Fees</b>	None
<b>Transaction Fees</b>	
• Balance Transfer	None
• Cash Advance	None
• Foreign Fees	up to 1.00% of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to \$20 if you are ten (10) or more days late in making a payment.
• Returned Payment	Up to \$25
• Overlimit Fee	None
<b>Other Fees</b>	
• Statement Copy	\$5
• Card Replacement	\$10
• Pay by Phone	No charge for automated payments; \$10 if assisted by a live rep

**How We Will Calculate Your Balance:** We use a method called "average daily balance" including new purchases. See your account agreement for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. Last revised June 2022

**Loss of Introductory APR:** We may end your introductory APR if you become more than 60 days late in paying your bill.

**How We Will Calculate Your Variable APRs:** The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle to reflect any change in the index and will be determined by the Prime Rate listed in the "Money Rate" section of the Wall Street Journal on the first day of each quarter (January, April, July, October), to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available the Credit Union will choose a new index which is based on comparable information.

**Prime Rate:** Variable APRs are based on the 8.5% Prime Rate as of Oct 17, 2023. APRs may increase or decrease quarterly if the Prime Rate changes but will be no less than 3% and no more than 18%.

**Purchase APR:** For Purchase transactions, we add a Margin of 3% to the Prime Rate of 8.5%.

**Balance Transfer APR:** For Balance Transfer transactions, we add a Margin of 3% to the Prime Rate of 8.5%.

**Cash APR:** For Cash transactions, we add a Margin of 3% to the Prime Rate of 8.5%.

**Military Lending APR:** Effective October 1, 2017, 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 application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).