

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	6.50% after the promotional period. This APR will vary with the market based on the Prime Rate. 3.50%. Introductory APR for 6 months from the date your account is opened.	APR
APR for Balance Transfers	after the promotional period. This APR will vary with the market based on the Prime Rate. 3.50%. Introductory APR for 6 months from the date your account is opened.	
APR for Cash Advances	after the promotional period. This APR will vary with the market based on the Prime Rate. 3.50%. Introductory APR for 6 months from the date your account is opened.	
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 interest on the purchases if you pay the entire balance by the due date each month.	
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		
Annual Fee	None	
Transaction Fees		
Balance Transfer	\$0.00	
Cash Advance	\$0.00	
Foreign Fees	1.00% of each transaction in U.S. dollars	
Penalty Fees		
Late Payment Fee	Up to \$20.00 if you are ten (10) or more days late in making a payment.	
Returned Payment Fee	Up to \$25.00	
Other Fees		
Statement Copy	\$5.00	
Card Replacement	\$10.00	
Collection Costs	You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law.	

How We Will Calculate Your Balance: We use a method called "average daily balance". 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.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty 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 upon comparable information.

Prime Rate: Variable APRs are based on the 3.50% Prime Rate as of July 1, 2022.

Purchase APR: For Purchase transactions, we add a Margin of 3.00% to the Prime Rate of 3.50%. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 18.00%. The Monthly periodic rate of FINANCE CHARGES will be no less than 0.025% and no greater than 0.15%.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of 3.00% to the Prime Rate of 3.50%. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 18.00%. The Monthly periodic rate of FINANCE CHARGES will be no less than 0.025% and no greater than 0.15%.

Cash APR: For Cash transactions, we add a Margin of 3.00% to the Prime Rate of 3.50%. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of 18.00%. The Monthly periodic rate of FINANCE CHARGES will be no less than 0.025% and no greater than 0.15%.

Military Lending APR: Effective October 1, 2017. Federal law provides important protections to members of the Armed Forces and their dependents relating to the 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 of 36 percent. This rate must include, as applicable to the credit transaction or account. The cost 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).