

Associated CU Visa Credit Card Disclosures Effective June 23, 2024

Interest Rates And Interest Charges

	Visa PRO\$PER Signature (Variable APR) Standard & Peach Pass Versions	Visa Platinum Preferred Standard & Peach Pass Versions
Annual Percentage Rate (APR) For Purchases	Prime¹ + 4.9%² Prime¹ + 5.9%² Prime¹ + 6.9%²	17%²
Annual Percentage Rate (APR) For Cash Advances <i>(See Transaction Fee section below)</i>	Prime¹ + 4.9%² Prime¹ + 5.9%² Prime¹ + 6.9%²	17%²
Annual Percentage Rate (APR) For Balance Transfers <i>(See Transaction Fee section below)</i>	Prime¹ + 4.9%² Prime¹ + 5.9%² Prime¹ + 6.9%²	17%²
Maximum Annual Percentage Rate (APR)	18%	N/A

¹Wall Street Journal Prime adjusted last day of each month with a floor of 4%.

²We will review your credit history, income and other information you provide us to determine the APR and maximum credit line available.

Penalty APR And When It Applies	18.00% This APR may be applied to your account if your account is 60 days past due. How Long will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until after six (6) consecutive billing cycles of your account being paid pursuant to the terms of your agreements with the Credit Union, at which time you're approved interest rate will be reinstated.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Payment	If you do not pay your balance in full, you agree to pay at least a minimum payment of 3% of your New Balance (rounded to the nearest whole dollar) or \$10.00, whichever is greater at the end of each statement period. If the New Balance shown on your periodic statement is \$10.00 or less, you agree to pay this amount.
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://consumerfinance.gov/learnmore

Fees	
Transaction Fees	Balance Transfer Fee: 3% (Minimum \$10.00) Cash Advance Fee: 3% (Minimum \$3.00) Lost or Stolen Card Replacement: \$5.00 Document or Statement Copy Fee: \$5.00 Foreign Transaction Fee: None Pay by Phone Fee: \$5.00
Penalty Fees	Late Payment Fee: Up to \$35.00 Over-the-Credit Limit Fee: \$0.00 Returned Payment Fee: Up to \$30.00 (Fee will not exceed minimum payment due)

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

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

Balance Transfers: Minimum balance transfer amount is \$1,000.00. Must have available credit limit equal to or greater than transfer amount requested.

Late Payment Fee: Fee will not exceed minimum payment due. Maximum fee for first occurrence is \$25.00. Fee for additional occurrences in six months is \$35.00 per occurrence.

State Law Disclosures: Notice to New York State and Vermont Residents: We may obtain your credit reports at any time for any legitimate purpose associated with the account, and application or a request for an account including but not limited to reviewing, modifying and collecting on your account. On your request we will inform you if such a report was ordered. If so, you will then be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Dept. (1-800-518-8866) for a comparative list of credit card rates, fees and grace periods. Notice to Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Notice to Married Wisconsin Residents: No agreement, individual statement, or court order, applying to marital property will adversely affect the creditor’s interest unless the creditor, prior to the time credit is extended, is furnished with a copy of the agreement, statement, or order, or has actual knowledge to the adverse provision when the obligation to the creditor has occurred. Notice to California Residents: Regardless of your marital status, you may apply for credit in your name alone. After credit approval, you may use the credit card account up to its credit limit. You will be liable for payment of all amounts extended under the plan to you, any joint applicant or authorized user. Further, a negative credit report reflecting your credit record may be submitted to a credit reporting agency if you fail to perform the terms of your credit obligations.

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Interest Rates And Interest Charges

	Visa Platinum Preferred Standard & Peach Pass Versions
Annual Percentage Rate (APR) For Purchases	17%*
Annual Percentage Rate (APR) For Cash Advances (See Transaction Fee section below)	17%*
Annual Percentage Rate (APR) For Balance Transfers (See Transaction Fee section below)	17%*
* We will review your credit history, income and other information you provide us to determine the APR and maximum credit line available.	
Penalty APR And When It Applies	18.00% This APR may be applied to your account if your account is 60 days past due. How Long will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until after six (6) consecutive billing cycles of your account being paid pursuant to the terms of your agreements with the Credit Union, at which time you're approved interest rate will be reinstated.
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Penalty Fees	Late Payment Fee: Up to \$35.00 Over-the-Credit Limit Fee: \$0.00 Returned Payment Fee: Up to \$30.00 (Fee will not exceed minimum payment due)

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Interest Rates And Interest Charges

Visa Platinum Secured

**Annual Percentage Rate (APR)
For Purchases**

17%*

**Annual Percentage Rate (APR)
For Cash Advances
(See Transaction Fee section below)**

17%*

**Annual Percentage Rate (APR)
For Balance Transfers
(See Transaction Fee section below)**

17%*

* We will review your credit history, income and other information you provide us to determine the APR and maximum credit line available.

Penalty APR And When It Applies

18.00%

This APR may be applied to your account if your account is 60 days past due.

How Long will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until after six (6) consecutive billing cycles of your account being paid pursuant to the terms of your agreements with the Credit Union, at which time you're approved interest rate will be reinstated.

Paying Interest

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Minimum Interest Payment

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Fees

Transaction Fees

Balance Transfer Fee: 3% (Minimum \$10.00)
Cash Advance Fee: 3% (Minimum \$3.00)
Lost or Stolen Card Replacement: \$5.00
Document or Statement Copy Fee: \$5.00
Foreign Transaction Fee: None
Pay by Phone Fee: \$5.00

Penalty Fees

Late Payment Fee: Up to \$35.00
Over-the-Credit Limit Fee: \$0.00
Returned Payment Fee: Up to \$30.00 (Fee will not exceed minimum payment due)

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Prime¹ + 4.9%²

Annual Percentage Rate (APR) For Cash Advances (See Transaction Fee section below)

Prime¹ + 4.9%²

Annual Percentage Rate (APR) For Balance Transfers (See Transaction Fee section below)

Prime¹ + 4.9%²

Maximum Annual Percentage Rate (APR)

18%

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