

Bellco Credit Union Visa® Consumer Credit Cards

Interest Rates and Interest Charges			
Card Type	Blue Diamond Visa Signature®	Colorado Rewards Visa®	Visa Platinum®
Annual Percentage Rate (APR) for Purchases	Standard APR will range from 13.00% to 21% based on creditworthiness and will vary with the market based on the Prime Rate plus a Margin.	0% Introductory APR for the first six months on purchases. After that, the Standard APR will range from 13.00% to 21% based on creditworthiness and will vary with the market based on the Prime Rate plus a Margin.	0% Introductory APR for the first six months on purchases. After that, the Standard APR will range from 11.00% to 21% based on creditworthiness and will vary with the Prime Rate plus a Margin.
APR for Balance Transfers	0% Introductory APR for the first 12 months on any balance transfers that occur within 90 days of account opening. After that, the Standard APR will range from 13.00% to 21% based on creditworthiness and will vary with the market based on the Prime Rate plus a Margin.	3.99% Introductory APR for the first 12 months on any balance transfers that occur within 90 days of account opening. After that, the Standard APR will range from 13.00% to 21% based on creditworthiness and will vary with the market based on the Prime Rate plus a Margin.	1.99% Introductory APR for the first 12 months on any balance transfers that occur within 90 days of account opening. After that, the Standard APR will range from 11.00% to 21% based on creditworthiness and will vary with the market based on the Prime Rate plus a Margin.
APR for Cash Advances	21%		
Penalty APR	None		
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 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 website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		
Fees			
Annual Fee	None		
Transaction Fees	- Balance Transfer - Cash Advance - Foreign Transaction		
Penalty Fees	- Late Payment - Returned Payment - Over the Limit Fee		

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

Loss of Introductory APR: We may end any Introductory APR and apply the Standard APR if you make a late payment.

Effective Date: This disclosure is effective as of 7/1/2022 and is subject to change after date listed. To find out what may have changed, or if you have any questions, call toll-free in the U.S. at 1-800-235-5261.

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