

**Belco Credit Union**  
**Account Disclosure**  
**Visa® Signature Cash Back Credit Card**

| Interest Rates and Interest Charges                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                                                                                             | <b>0%</b> Introductory APR for the first six months on purchases. After that, the Standard APR will range from <b>11.50%</b> to <b>21%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.                                                                                                                                                                                                     |
| <b>APR for Balance Transfers</b>                                                                                                              | <b>3.99%</b> Introductory APR for the first 12 months on any balance transfers that occur within the first 90 days of account opening. After that, the Standard APR will be <b>21%</b> .                                                                                                                                                                                                                                              |
| <b>APR for Cash Advances</b>                                                                                                                  | <b>21%</b>                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Penalty APR</b>                                                                                                                            | <b>None</b>                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <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 by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.                                                                                                                                                  |
| <b>Minimum Interest Charge</b>                                                                                                                | <b>None</b>                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <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 Fee</b>                                                                                                                             | <b>\$0 For The First Year, Then \$25 Thereafter.</b>                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul> | <ul style="list-style-type: none"> <li><b>\$0</b> fee on transfers made within 90 days of account opening, After that, either <b>\$10</b> or <b>4%</b> of the amount of each balance transfer, whichever is greater (maximum fee: \$75)</li> <li>Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater (maximum fee \$75)</li> <li><b>Up to 1%</b> of each transaction in U.S. dollars.</li> </ul> |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> <li>Over the Limit Fee</li> </ul>      | <p>The lesser of minimum payment due or <b>\$25</b>.</p> <p><b>\$10.</b></p> <p><b>None</b></p>                                                                                                                                                                                                                                                                                                                                       |

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

**Expedite Delivery of Card:** A fee of \$45 may be charged for expedited delivery of a Card at the time of request.

**Loss of Introductory APR:** We may end your Introductory APR and apply the Standard APR for purchases or balance transfers if you make a late payment.

**Cash Back:** 1.5% of Purchases will be paid back to the Member in the form of a (Statement Credit?). Cash Back will be paid once monthly in increments of \$25 as earned. "Purchases" do not include balance transfers; cash advances; quasi-cash transactions such as traveler's checks, foreign currency, gift cards or money orders; returned merchandise; ATM transactions; any checks that access your account; overdraft advances; earned interest; unauthorized or fraudulent charges; betting that includes lottery tickets, casino gaming chips, off-track betting and wager; or fees of any kind, including an annual fee, if applicable. To be eligible for Cash Back, account must be open and must be in good standing at the time of fulfillment.

**Periodic Rates:** After any Introductory Rate period, or if an Introductory rate does not apply to your Account, the periodic rate for purchases will range from 0.0314% per day to 0.0576% per day which corresponds to an ANNUAL PERCENTAGE RATE ranging from 11.50% to 21%. The periodic rate for cash advances is 0.0576% per day with a corresponding annual percentage rate of 21%. Balance transfers will be considered purchases and will have the same periodic rate and corresponding annual percentage rate as purchases. Balance transfers will be referred to as Cash Advances for purposes of this disclosure.

**Effective Date:** This disclosure is effective as of April 1, 2020 and is subject to change after date listed.

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