

Bluestone Federal Credit Union
P.O. Box 90240
Sioux Falls, SD 57109-0240

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of 10/18/2025. You can contact us toll free at (800) 671-3724 or P.O. Box 90240, Sioux Falls, SD 57109-0240 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	VISA & MASTERCARD	VISA PLATINUM	VISA SHARE SECURED
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	10.500 % - 15.500 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	10.500 % - 11.500 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	10.500 % This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	18.00% This APR may be applied to your account if you: 1. Make a payment that is late 60 days or more; 2. Go over your credit limit; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.		
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.01.		
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:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None None 1% of each transaction in U.S. dollars
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$12.50 if your payment is late 10 days or more None None

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