

BECU CONSUMER LENDING RATES & RELATED DISCLOSURES –CREDIT CARDS



Boeing Employees' Credit Union (BECU) is one of the nation's leading not-for-profit credit unions. We are committed to offering better rates, fewer fees and more affordable financial services.

Learn more at becu.org.

Rate Schedule Effective December 1, 2023

BECU Cash Back Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	Your APR will be 16.24% to 27.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Your APR will be 16.24% to 27.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	16.24% to 27.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your 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 www.consumerfinance.gov/learnmore
FEES	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transaction	None
Penalty Fees	
Late Payment	Up to \$25
Returned Payment	Up to \$25
How We Will Calculate Your Balance	We use a method called "average daily balance (including new purchases)." See your Agreement for more details.
How We Will Calculate Your Rate	We will establish a margin of 7.74% to 18.74% based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in a Credit Voucher provided to you if you open a credit card account under your Credit and Security Agreement.
Other Important Credit Card Terms and Conditions	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Credit and Security Agreement and applicable law.
SPECIAL NOTICE	If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. You will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.
Introductory Offer	Receive \$300 Cash Back when you spend \$3,000* within the first 3 months after account opening. You will accrue 1.5% Cash Back and the Introductory Offer simultaneously. After the Introductory Offer period ends, you will accrue 1.5% Cash Back only.
	*Balance Transfers & Cash Advances are not qualifying purchases for Cash Back offers.

