

BECU CONSUMER LENDING RATES & RELATED DISCLOSURES – CREDIT CARDS

Rate Schedule Effective December 1, 2023

BECU Visa®	
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for twelve (12) months from date of account opening. After that, your APR will be 13.24% to 25.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for twelve (12) months from date of transfer when transfers are completed within 90 days of account opening. After that, your APR will be 13.24% to 25.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.24% to 25.24% , 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	After any applicable introductory rate period ends, we will establish a margin of 4.74% to 16.74% 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. Please note that once your 12-month 0% introductory purchase APR ends, 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.

Statement of the Military Annual Percentage Rate (MAPR)

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call 888-244-1695 for more information.

