

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for purchases	Credit Score	A+	A	B	C	D	E
	Annual Percentage Rate	11.9%	12.9%	14.9%	16.9%	17.9%	17.9%

Your rate will be based on your credit worthiness. We will tell you in writing which rate applies upon approval of your application.

APR for Balance Transfers 0% Promotional APR for the first 12 billing cycles for balances transferred within 366 days from date of transferred balance.
After that, **11.9% to 17.9%** based on your credit worthiness
Please note: This Promotional Rate is only good for a **one time** credit card balance transfer(s) from other financial institutions. Current DECU loans are not eligible for this promotion.

APR for Cash Advances The same Annual Percentage Rate listed for purchases above.

How to Avoid Paying Interest on Purchases Your due date is 25 days after the close of each billing cycle. We will not charge 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 <http://www.consumerfinance.gov/learnmore>.

Transaction Fees

- Balance Transfer Fee 4% of Balance Transferred during the Promotional Offer.
- Foreign Transaction Fees 1% for currency conversion. 1% for non-currency conversion.
\$1.25 ATM cash disbursement fee at surcharge-free ATMs
\$0.50 ATM cash disbursement fee at surcharge ATMs
Please refer to Section 12, Foreign Transactions for more information.

Penalty Fees

- Late Payment \$32.00
- Returned Payment \$15.00

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

The information about the cost of the card described on this application was printed in May 2024 and was accurate as of that date, but is subject to change after that date.

You should call the Credit Union at 207-427-3333 or write to: Downeast Credit Union, P.O. Box 130, Baileyville, ME 04694 for any changes in the information about the cost of the card since the time of printing.

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