

Mastercard Choice Variable Pricing Information *(Interest Rates and Interest Charges)*

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for purchases	10.24% When you open your account, based on your creditworthiness. This APR will vary with the market based on the 13 Week U.S. Government Treasury Bill.
APR for Balance Transfers	10.24% When you open your account, based on your creditworthiness. This APR will vary with the market based on the 13 Week U.S. Government Treasury Bill.
APR for Cash Advances	10.24% When you open your account, based on your credit worthiness. This APR will vary with the market based on the 13 Week. U.S. Government Treasury Bill.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	None
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 https://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transactions	None None 1% of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to \$15. None

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



This information is accurate as of 11/01/2016 and is subject to change after publication date. Please contact DuTrac Community Credit Union regarding any recent disclosure changes after date of publication by calling toll-free (800) 475.1331 or send your request via mail to: DuTrac Community Credit Union • PO Box 3250 • Dubuque, IA 52004-3250.