

## INTEREST RATES AND INTEREST CHARGES

### Annual Percentage Rate (APR) for purchases

| Credit Score   | A      | B      | C      | D      |
|----------------|--------|--------|--------|--------|
| Visa Classic   | 10.25% | 12.25% | 13.25% | 15.50% |
| Visa Rewards   | 12.50% | 13.50% | 15.00% | N/A    |
| Shared Secured |        |        |        | 13.50% |

We will tell you in writing which rate applies upon approval of your application. Rate based on credit score.

### APR for Balance Transfers

The Annual Percentage Rate will be 2% higher than the stated interest rate based on your score.

### APR for Cash Advances

The Annual Percentage Rate will be 2% higher than the stated interest rate based on your score.

### Penalty APR and When It Applies 18.00%

This APR may be applied to your account if you:

- 1) Make a late payment;
- 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 your APR is increased for any of these reasons, the Penalty APR will apply until (you make 6 consecutive minimum payments when due).

### 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.

### 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 <http://www.consumerfinance.gov>.

## FEES

• Annual Fee

None

### Transaction Fees

- Balance Transfer
- Cash Advance
- Foreign Transaction Fees

0% of the amount of each transfer.  
1.50 % of transaction amount.  
1% of transaction amount.

### Penalty Fees

- Late Payment (15 Days or More) \$10.00
- Returned Payment Fee \$15.00
- Over-the-Limit Fee None
- Balance Transfer Fee 0% of the amount of each transfer
- Cash Advance Fee 1.50% of transaction amount

**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 on June 1, 2018 and was accurate as of that date, but is subject to change after that date.

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



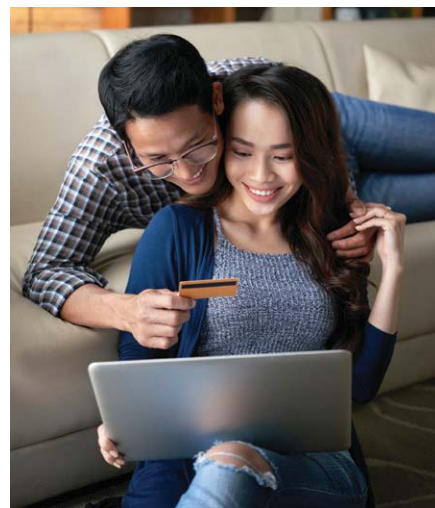
**GREATER SPRINGFIELD  
CREDIT UNION**

1030 Wilbraham Road, Springfield, MA 01109  
Phone: (413) 782-3161 Fax: (413) 783-0142  
[www.grscu.org](http://www.grscu.org)

## Apply for a Credit Card

To apply for a Greater Springfield CU Visa® Credit Card, visit [www.grscu.org](http://www.grscu.org), call (413) 782-3161, or stop by any of our office locations. After approval, your card is mailed within 10 business days.

- **Low fixed rate**
- **No annual fee**
- **Rewards points**
- Convenience to make purchases worldwide.
- Flexibility to make purchases in person, over the phone, or on the Internet. Plus obtain a cash advance when you need it.



## Layers of Protection

### Loan Protect

This optional coverage helps to protect your credit and reduce financial pressure in the event of death or disability.\*

*\*Exclusions apply. Ask for details.*

### 3-D Secure

3-D Secure offers additional fraud protection by analyzing the merchant's contextual data and then prompting consumers to verify their identity only on high risk transactions.

### Lost or Stolen Card Reporting

Enjoy peace of mind knowing that if your Visa card is ever lost or stolen, assistance is a phone call away. Please call 800-682-6075 for 24/7, 365 days a year assistance or go to [www.reportmycards.com](http://www.reportmycards.com).

## Take Full Control of Your Cards

With MyCardRules™, you decide when, where and who uses your cards.

### Manage Your Card Spending Right From Your Mobile Device

Turn your cards on or off, set spending limits and get alerts. All with a few quick taps



## Rewards

- 1% cash back on all transactions which is deposited to a share account on June 1 and December 1.

