



Interra Credit Union
PO Box 727
Goshen, IN 46527-0727
574-534-2506 • 888-432-2848
FAX 574-534-0768
www.interracu.com

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of **4/1/26**. You can contact us toll free at (888) 432-2848 or the address above to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	MASTERCARD STANDARD	MASTERCARD ELITE
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR** for twelve (12) months from the date of account opening. After that, your APR will be 10.75 % - 20.75 % depending on your credit history. This APR will vary with the market based on the Prime Rate*.	0.00% introductory APR** for twelve (12) months from the date of account opening. After that, your APR will be 13.75 % - 23.75 % depending on your credit history. This APR will vary with the market based on the Prime Rate*.
APR for Cash Advances	10.75 % - 20.75 % depending on your credit history. This APR will vary with the market based on the Prime Rate*.	13.75 % - 23.75 % depending on your credit history. 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 the date of account opening. After that, your APR will be 10.75 % - 20.75 % depending on your credit history. This APR will vary with the market based on the Prime Rate*.	0.00% introductory APR** for twelve (12) months from the date of account opening. After that, your APR will be 13.75 % - 23.75 % depending on your credit history. 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 25 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date the cash advance or balance transfer is posted to your account.	
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/learnmore	

SEE NEXT PAGE for more important information about this account

FEES:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	2% of the amount of each balance transfer 2% of the amount of each cash advance Up to 1% of each transaction in U.S. dollars
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25.00 if your payment is late 10 days after due date None Up to \$5.00 if your payment is returned for any reason

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the standard APR disclosed above if you make a late payment.

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin based on your credit history. The interest rate can change daily following a change in the Prime Rate. The Annual Percentage Rate will never be more than the maximum rate allowed by applicable law. Any increase will take the form of higher monthly payments.

****Promotional Period for Introductory APR:** The introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months from account opening. Any balances on an existing Interra Credit Union loan or credit card accounts are not eligible for the introductory APR for balance transfers. If you change your credit card to a different Interra product during the promotional period, the introductory APR will continue only for the remainder of the original 12-month period. The promotional period will not restart.

For Elite cardholders only - Rewards Program Information: How You Earn Points: You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions, and certain other charges. **Unlimited 1.5 Points:** Earn 1.5 base points for every \$1 of Net Purchases. If a member converts their Interra Credit Card to an Elite Credit Card, eligibility for bonus points, including promotional bonus point offers, is based on the original open date of the member's initial credit card account, not the date of conversion. **How to Use Your Points:** You can redeem your points for rewards by calling 866-597- 1575 or logging into online banking and viewing credit card details under Card Services. **Points Forfeiture:** If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program rules containing additional terms of your credit card rewards program will be provided to you with your new account materials. Other significant terms apply. Program is subject to change. **10,000 Bonus Points Offer:** 10,000 bonus points will be earned after you make at least \$2,000 in purchases in the first 90 days of the account opening.

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Replacement Card Fee: \$7.00

Rush Card Fee: \$30.00

Statement Copy Fee: \$5.00