

Credit Card Rates Disclosure



The information about costs and the Annual Percentage Rate (APR) of the cards described in this disclosure is accurate as of **January 1, 2023**. To find out what may have changed since this date, please call 800.225.3967.

Credit Cards	Interest Rates
Visa Honor Purchase and Balance Transfers	12.49% to 18% APR*
Visa Value Purchase and Balance Transfers	12.49% to 18% APR*
Visa Platinum Rewards Purchase and Balance Transfers	13.49% to 18% APR*
Visa Cash Back Purchase and Balance Transfers	13.49% to 18% APR*
Visa Signature Purchase and Balance Transfers	16.49% to 18% APR*
Visa Credit Builder Secured Purchase and Balance Transfers	18.00% APR*
Cash Advances	2% above existing APR

**Rates shown are variable and subject to change. Your rate may vary based on individual creditworthiness and our underwriting standards. This APR will vary with the market based on U.S. Prime Rate. Rates capped at 18%. After a change to the Prime Rate, the new rate will be applied at the start of your next monthly billing cycle.*

Penalty APR and When It Applies	18.00% 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 you have with us How long will the Penalty APR apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due. If you receive a penalty rate, you will no longer be eligible for rewards benefits.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Payment	The minimum payment is the greater of 2% of the total new balance, or \$35, or the total new balance if less than \$35. If the balance exceeds the limit, the minimum payment is \$35 plus the amount over the limit or 2% of the balance, plus the amount over the limit.
Credit Card Tips From The Consumer Financial Protection	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://consumerfinance.gov/learnmore .

Fees

Annual Fee	Visa Credit Builder is the only card with an Annual Fee of \$29			
Transaction Fees	Balance Transfer:	3% or \$10 whichever is greater	Foreign Transaction:	Up to 2.80%
	Cash Advance:	3% or \$10 whichever is greater	Credit Card Recovery:	\$75
	Visa Receipt Copy:	\$2 plus research costs	Research:	\$10 per hour
	Billing Statement Copy:	\$5		
Penalty Fees	Late Payment Fee: \$27+ on the 1 st occurrence or \$35+ for each additional occurrence if the payment is not made by the due date.			
	Returned Payment Fee: \$25+ on each occurrence.			

**Or less as restricted by law. The fee amount will not exceed the amount of your minimum payment.*

How we will calculate your balance: Average Daily Balance method is figured by adding the outstanding balance (including new purchases, and deducting payments and credits) for each day in the billing cycle and dividing the total of each day by the number of days in the billing cycle.

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

Security Interest for Visa Credit Builder: You have entered into a Security Agreement which (1) grants us a security interest in the Marine FCU share that you opened in connection with your Credit Card and (2) gives us certain rights upon a Default (as defined in the Agreement).

Security for Advances and Purchases: The Credit Union will acquire a security interest in the property purchased with your Credit Card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the Credit Union.