

Visa® Credit Card Rates & Conditions

Interest Rates and Interest Charges	Visa Platinum	Visa Platinum Rewards	Visa Signature	Visa Share Secured
APR = Annual Percentage Rate for Purchases	Your APR will be 11.99% to 17.99% based on your individual qualifications and creditworthiness. This APR will vary with the market based on the Prime Rate	Your APR will be 13.49% to 17.99% based on your individual qualifications and creditworthiness. This APR will vary with the market based on the Prime Rate	17.99% this APR will vary with the market based on the Prime Rate	13.90%
APR for Balance Transfers	Your APR will be 11.99% to 17.99% based on your individual qualifications and creditworthiness. This APR will vary with the market based on the Prime Rate	Your APR will be 13.49% to 17.99% based on your individual qualifications and creditworthiness. This APR will vary with the market based on the Prime Rate	17.99% this APR will vary with the market based on the Prime Rate	13.90%
APR for Cash Advances	11.99% to 17.99% based on your individual qualifications and creditworthiness. This APR will vary with the market based on the Prime Rate	13.49% to 17.99% based on your individual qualifications and creditworthiness. This APR will vary with the market based on the Prime Rate	17.99% this APR will vary with the market based on the Prime Rate	13.90%
Penalty APR and when it applies	N/A	N/A	N/A	N/A
How to avoid interest on purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None	None	None	None

For Credit Card Tips from the Federal Reserve Board – 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 consumerfinance.gov/learnmore.

Fees	Visa Platinum	Visa Platinum Rewards	Visa Signature	Visa Share Secured
Balance Transfer	None	None	None	None
Cash Advance	None	None	None	None
Foreign Transaction	1% of U.S. Dollar Amount	1% of U.S. Dollar Amount	1% of U.S. Dollar Amount	1% of U.S. Dollar Amount
Late Payment (if you are 10 or more days late in making a payment)	\$25 or 2.5% of outstanding balance, whichever is less (\$10 minimum)	\$25 or 2.5% of outstanding balance, whichever is less (\$10 minimum)	\$25 or 2.5% of outstanding balance, whichever is less (\$10 minimum)	\$25 or 2.5% of outstanding balance, whichever is less (\$10 minimum)
Over-the-Credit Limit	None	None	None	None
Returned Payment or Convenience Check	\$23 or the amount of the returned convenience check, whichever is less	\$23 or the amount of the returned convenience check, whichever is less	\$23 or the amount of the returned convenience check, whichever is less	\$23 or the amount of the returned convenience check, whichever is less

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

Effective Date: The information about the costs of the card described in this application is accurate as of September 1, 2023. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee: \$23.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee: \$23.00 or the amount of the returned convenience check, whichever is less