

Red Canoe Credit Union
VISA Platinum Rewards Credit Card Account Disclosures

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Cash Advances	4.90% Introductory APR for 6 months from date of account opening. After that, your APR will be 9.90%-20.90% based on your creditworthiness.
Annual Percentage Rate (APR) for Balance Transfers	0% Introductory APR for 6 months on balance transfers made during January or February of 2023. After that, and for all other balance transfers, APR will be 9.90%-20.90% based on your creditworthiness.
Penalty APR and When it Applies	20.90% This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
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 www.consumerfinance.gov/learnmore .
FEES	
Annual Fee	None
Transaction Fees	None
Penalty Fees	
- Late Payment Fee - Returned Payment Fee	\$25. Up to \$25.

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

Loss of Introductory/Promotional APR: We may end your Introductory APR or Promotional APR and apply the Penalty APR if you make a late payment

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

These Account Disclosures for the VISA Platinum Rewards Credit Card are part of and integrated with your VISA Platinum Rewards Credit Card Agreement with Red Canoe Credit Union. We reserve the right to amend the VISA Platinum Rewards Credit Card Agreement as permitted by law. The above rates and fees are effective as of _____.