

CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	VISA Platinum: 9.99% to 18.00% when you open your account, based on your creditworthiness. VISA Gold: 10.99% to 18.00% when you open your account, based on your creditworthiness. VISA Classic: 11.99% to 18.00% when you open your account, based on your creditworthiness.
APR for Balance Transfers	Balance transfers are considered cash advances. (See next line)
APR for Cash Advances	8.49% The APR will vary. The APR is the prime rate as published in the Wall Street Journal on the last day of the month, plus 4.99%.
Penalty APR and When it Applies	Not applicable
How to Avoid Paying Interest on Purchases	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 the entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/credit card

Fees	
Transaction Fees · Cash Advance · Foreign Transaction	\$2.00 2% of the amount of each foreign currency purchase after its conversion to US currency
Penalty Fees · Late Payment · Returned Payment	up to \$25.00 up to \$25.00
Other Fees · Annual Fee · Card Replacement	VISA Classic: \$10.00; VISA Gold and Platinum: \$20.00. Waived if member has direct deposit. \$10.00

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

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

Maximum Credit Limits: VISA Classic: \$10,000; VISA Gold or Platinum: \$25,000

This information about the costs of the cards describes in this disclosure is accurate as of the date printed below. This information may have changed after that date. To find out what may have changed, contact Member Services at 800-338-0221, ext. 9829, or info@rtn.org.

Rate sheet as of: 3/1/2016