

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 01/01/2016. You can contact us toll free at (800) 296-8882 or 1630 King Street, Alexandria, VA 22314-2745 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	EMV Visa Platinum	EMV Visa Platinum Secured
Annual Percentage Rate (APR) for Purchases	7.24 % to 15.24 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	7.24 % This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	7.24 % to 15.24 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	7.24 % This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	7.24 % to 15.24 % depending on your credit history. This APR will vary with the market based on the Prime Rate.	7.24 % This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 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. For Cash Advances, we will begin charging interest on the transaction date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.	
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	

FEES:	
Fees to Open or Maintain your Account - Annual Fee: - Application Fee:	None None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	None Over the Counter: None; ATM: \$3.00 None
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25.00 if your payment is late None Up to \$25.00 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)." If you currently receive your credit union statement electronically, your credit card statement will be electronic as well.

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

Card Replacement Fee: None

Special Delivery of Cards: Actual Expense Incurred