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Low-Rate Platinum Visa® Credit Card Disclosures & Details

Disclosures

The current prime rate is: 3.25%. Rates effective as of October 26, 2021. Rates subject to change at any time.

- Variable rates subject to change. Rates are based on an index of Prime Rate plus a margin of 6.50%, 7.50%, 8.50%, or 10.50% based on your credit score.
- Total amount of all unsecured loans and lines of credit may not exceed \$50,000 per member.
- You have 25 days to repay your balance for purchases in full by the payment date on your periodic billing statement.
- Method of computing the balance for purchases: Average Daily Balance (excluding new purchases).

- Fees:
 - o \$27.00 Late Fee
 - o \$10.00 Card Replacement
 - o \$20.00 Placed on Revoked List
 - o \$5.00 Draft Copy
 - o 3% Cash Advance Fee (min. \$10.00)
 - o \$5.00 Chargeback
 - o \$27.00 Returned Payment Fee

- The minimum monthly payment is 2% of the unpaid balance with a minimum payment of \$25. There are no default rates, limits as high as \$25,000, and 24-hour customer service support.

Details

Our Low Rate Platinum Visa® Credit Cards all come with **benefits offered by Visa.** (<https://usa.visa.com/support/consumer/card-benefits.html/>)

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Routing Number: 211880271

NMLS Number: 460131

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



(https://www.hud.gov/program_offices/fair_housing_equal_opp)



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