

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Gold</b> <b>12.40%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> <b>14.90%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Gold</b> <b>12.40%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> <b>14.90%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Gold</b> <b>12.40%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Classic</b> <b>14.90%</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Gold</b> <b>None</b></p> <p><b>Visa Classic</b> <b>None</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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 your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>1.00%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$10.00</b> Up to <b>\$10.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: September 1, 2022  
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:

\$10.00 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:

\$10.00 or the amount of the required minimum payment, whichever is less.