

# Visa Platinum ScoreCard Rewards and Cash Back Credit Card Disclosure



The information about costs of the card described in this disclosure is accurate as of **April 1, 2017**. Contact us at the address or phone number in this disclosure to find out what may have changed since this date.

## Interest Rates And Interest Charges

<b>ANNUAL PERCENTAGE RATE (APR) For Purchases</b>	<b>*9.99 to 18%</b>
<b>APR For Balance Transfers</b>	<b>*9.99 to 18%</b>
<b>APR For Cash Advances</b>	<b>*9.99 to 18%</b>

*\*Rates shown are variable and subject to change. Your rate may vary based on individual creditworthiness and our underwriting standards. This APR will vary with the market based on U.S. Prime Rate.*

<b>Penalty APR and When It Applies</b>	<p><b>18.00%</b> may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>(1) Make a late payment</li> <li>(2) Go over your credit limit</li> <li>(3) Make a payment that is returned; or</li> <li>(4) Do any of the above on another account you have with us</li> </ol> <p><b>How long will the Penalty APR apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will only apply for the next six months if you make the next six (6) consecutive minimum payments when due; and you do not again default on these conditions during this time. If you fail to make the next six (6) monthly payments when due, the Penalty APR will continue to apply until the account is paid in full and closed.</p> <p>If you receive a penalty rate and you have a Visa Platinum ScoreCard Rewards or (Cash Back), you will no longer be eligible for Rewards or Cash Back benefits.</p>
<b>Paying Interest</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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Payment</b>	The minimum payment is the greater of 2% of the total new balance, or \$35, or the total new balance if less than \$35. If the balance exceeds the limit, the minimum payment is \$35 plus the amount over the limit or 2% of the balance, plus the amount over the limit.
<b>Credit Card Tips From The Consumer Financial Protection</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://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a> .

## Fees

<b>Set Up/Maintenance Fee</b>	There is no set up or maintenance fee on your account.		
<b>Transaction Fees</b>	<b>Balance Transfer:</b>	3% or \$10 whichever is greater	<b>Foreign Transaction:</b> Up to 2.80%
	<b>Cash Advance:</b>	3% or \$10 whichever is greater	<b>Credit Card Recovery:</b> \$75
	<b>Visa Receipt Copy:</b>	\$2 plus research costs	<b>Research:</b> \$10 per hour
	<b>Billing Statement Copy:</b>	\$5	

<b>Penalty Fees</b>	<b>Late Payment Fee:</b> \$27 <sup>+</sup> on the 1 <sup>st</sup> occurrence or \$35 <sup>+</sup> for each additional occurrence if the payment is not made by the due date. <b>Returned Payment Fee:</b> \$25 <sup>+</sup> on each occurrence.
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<sup>+</sup>*Or less as restricted by law. The fee amount will not exceed the amount of your minimum payment.*

<p><b>How we will calculate your balance:</b> Average Daily Balance method is figured by adding the outstanding balance (including new purchases, and deducting payments and credits) for each day in the billing cycle and dividing the total of each day by the number of days in the billing cycle.</p> <p><b>How we will calculate your variable APRs:</b> We will add a "Margin" to the U.S. Prime Rate to determine your standard variable APR. The U.S. Prime Rate is 4.00 percentage points as of 04/01/2017 (Date of last change). After a change to the Prime Rate, the new rate will be applied at the start of your next monthly billing cycle.</p> <p><b>Billing Rights:</b> Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.</p> <p><b>Security for Advances and Purchases:</b> The Credit Union will acquire a security interest in the property purchased with your Credit Card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the Credit Union.</p>
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